

# DOLLARS & SENSE

COASTAL COMMUNITY AND TEACHERS CREDIT UNION

WINTER 2016

## ANNUAL MEETING OF THE MEMBERSHIP

We invite you to attend the Credit Union's 80th Annual Meeting of the membership on Tuesday, April 5, 2016 (location to be announced). The social hour with refreshments begins at 6pm and the business meeting promptly at 7pm. Door prizes will be awarded throughout the meeting. The Nominating Committee placed into nomination Dr. Jose Cavazos, Dr. Tony Diaz and Arturo Delgado.

Refer to your statement insert for more information and continue to visit us on-line at [www.myccatcu.com](http://www.myccatcu.com) or call us at 361/985-6810 for an update on the location.



## EXTRAMILER AWARD 3<sup>RD</sup> QUARTER 2015

**Valerie Devlin** has been with CCATCU over 11 years. She continues to go above and beyond the call of duty on a daily basis. During these busy times she manages to encourage staff and members alike. She is always very professional and easy to talk with which is why many of our members request her specifically. Congratulations Valerie...way to go!



## 10<sup>TH</sup> ANNUAL STEPPIN' UP & OUT FOR KIDS



**SAVE THE DATE**  
**Saturday, April 23<sup>rd</sup>**

We're pleased to announce that the 10<sup>th</sup> Annual Steppin Up & Out for Kids 5k Run/2 Mile Walk will be held on Saturday, April 23<sup>rd</sup> starting at 7:30am at West Guth Park along with our Annual Howdy Daze event. So get your walking and running gear together and come on out and join us for live entertainment, fun and festivities. Be sure to wear your school colors and bring your friends and family!

Pre-registration will begin in January 2016. Visit us on-line at [www.myccatcu.com](http://www.myccatcu.com) for more information.

The FOCUS Foundation is a 501(c)3 non-profit organization benefitting the children within Nueces and the surrounding counties. All donations are tax deductible. For sponsorship opportunities, visit [www.myccatcu.com](http://www.myccatcu.com).

**FOCUS**  
Foundation  
For Our Children's Ultimate Success

Like Us On  
**facebook** 

[www.facebook.com/CCATCU/timeline](http://www.facebook.com/CCATCU/timeline)

# You Could Receive \$1000 for College!

CCATCU will be awarding \$1000 college scholarships to 8 lucky individuals for the 2016-2017 school year. Submit a complete application by the April 8, 2016 deadline and it could be YOU. To be eligible, you must have your own savings account with CCATCU and must be in good standing.



For more information call us at 361/985-6810 or visit us on-line at [www.myccatcu.com](http://www.myccatcu.com) for our online application. Don't miss out on your future!

## New Website – New Look

We're excited to announce that our new and improved Credit Union website will go live in January, 2016. It's now responsive design will automatically size to your browser on any mobile, tablet or desktop device plus an enhanced navigation menu and search bar allows you to find information faster and easier than ever. Be sure to visit us at [www.myccatcu.com](http://www.myccatcu.com) and browse around. We know you'll enjoy the experience of our new user friendly site.

## Make Holiday Shopping A Little Easier This Year

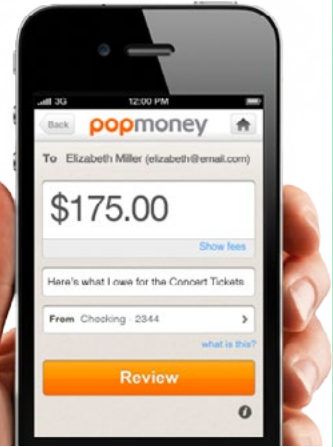


Take the stress out of the Holidays. Start saving now with our REAL Savers Account. All it takes to start is a \$5 minimum deposit then tuck away a few dollars each month with an automatic transfer from your CCATCU checking account or payroll deduction. Combine this with our REAL Checking Account and your dividends and nationwide ATM fee refunds will automatically be transferred to your Savings account for you. No matter how you do it, it all adds up! Talk to a Financial Services Partner about opening your account today.

## NOW AVAILABLE!

**popmoney**  
Personal Payment Service

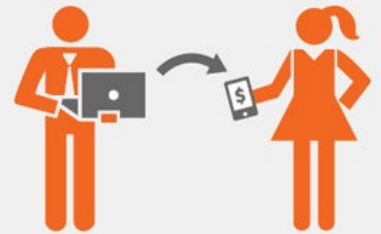
Send money anywhere to anyone using PopMoney. In just a few clicks you can send money directly from your CCATCU account to pay rent, send money to your kids away at college or simply to pay a friend back for lunch. When you use PopMoney,



the recipient receives the money directly into their account saving them a trip to their financial institution. To get started, simply log into CCATCU's Internet Banking (Web-24) and register for PopMoney. Then all you'll need is the recipient's cell phone number or email address. It's that easy.

Not signed up for Web-24? Give us a call at 361/985-6810, so you can start enjoying the full features of Internet Banking and PopMoney today!

Email it. Text it.  
Pay people with  
Popmoney.



## KEEP YOUR DOCUMENTS SAFE

Why take a chance? Protect your important documents in a CCATCU safe deposit box. Boxes are available for as little as \$15 per year at both our Main Office and our Northwest Office. Contact our File Room Administrator at 361/985-6810 for more details.



# LOVE MY CREDIT UNION REWARDS

## Love your savings.

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

Coastal Community And Teachers Credit Union is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.4 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- ♥ Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Plus, waived activation fee on new lines and upgrade fees (\$36 savings each)
- ♥ Get safety and security of roadside assistance and more for less than \$1 per week\* with CU Road Pal.
- ♥ Save up to \$15 on TurboTax Federal tax products
- ♥ Save on services for your home from ADT, DIRECTV, Allied, and more
- ♥ Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

\*Based on individual roadside assistance plan



## CCATCU PRIVACY POLICY

Coastal Community And Teachers Credit Union is committed to making available financial products and services that will enable you, our member, to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is high priority. We maintain strong security controls to ensure that member information in our files and computers is protected. We do not disclose any nonpublic information about you to anyone, except as permitted by law. The Credit Union does not and will not sell member information to telemarketing firms. Please refer to 'Your Privacy is Important to Us' brochure for detailed information and to the Opt Out Notice on the back should you choose to opt out of disclosures. If one party of a multiparty account opts out, then that opt out will be effective for all suffixes associated with that account number.

# YOU COULD WIN \$50 WORD SEARCH

P E Z Q N P N C F R E Q E H F S W S B E A  
 M O G S E R U T A E F V C E Z E D S L N E  
 U O P S E C U R E G L E I G E N G B Y N K  
 I G N M I X B O B I A R V E D D A W O O S  
 B E Y E O L O R Q S R D R K C L H Y W E F  
 I S Z B Y N D J Y T D J E I I E N T H E I  
 R E C I P I E N T E G V S A R A R Z V J N  
 W X Y N F V W Y F R C H V E Z E F D L G X  
 P Q I E H A W R A O H A T B T X H N P B E  
 D F G O E E Z Y M T W J T L R G F C A Q D  
 J F D K H P Z J I O X V P H H J B Y L S D  
 R V I I L O Z Y N Y D G F F R A H A D F E  
 G E B B R X F R T C O J B M U Q N N S Z G  
 E L W L C B Z R C I S E Q V A S U L K L K  
 P C C M K R N V P U K Y A P W V E A W K Y

- ANYONE
- ANYWHERE
- EASY
- FEATURES
- MONEY
- NEW
- NOW AVAILABLE
- PAY
- POPMONEY
- RECEIVE
- RECIPIENT
- REGISTER
- SECURE
- SEND
- SERVICE

Find and circle all the words listed in the Word Search and you could win \$50! Words can be forward and backward, up and down or diagonal. Submit your entry by mail to:

CCATCU Word Search, PO Box 8850,  
 Corpus Christi, TX 78468-8850.

Entries must be postmarked by March 31, 2016. Four winners will be drawn from all accurate entries. Winners will have \$50 deposited into their savings account and will be notified by mail.

CCATCU is not responsible for lost or misdirected mail. Please do not include deposits or payments with your entry.

## Did You Know?

.....All Credit Union offices will be closed as follows:

- January 1.....New Year's Day**
- January 18.....Martin Luther King, Jr. Day**
- February 15.....Presidents Day**
- March 25 .....Good Friday (close at noon)**
- March 26 .....Easter Observed**
- April 5.....Annual Meeting (close at 4pm)**

.....Don't forget...Call-24 is still available even if the offices are closed. Call 361/985-6339 or our toll free number 888/571-2424. Not signed up for Call-24, e-mail us at [fsp@ccatcu.com](mailto:fsp@ccatcu.com).

### COASTAL COMMUNITY AND TEACHERS CREDIT UNION

[www.mycatcu.com](http://www.mycatcu.com)

**Current Membership 36,216**

**Assets \$284,271,454**

Dollars & Sense is published quarterly for CCATCU members. Reader comments welcome.

#### Main Office:

6810 Saratoga Blvd., Corpus Christi, TX 78414 • 361/985-6810  
 You can reach all branch locations at 361/985-6810

**Drive-Thru:** Monday-Friday 8:00 a.m. - 6:00 p.m.  
 Saturday 9:00 a.m. - 12:00 p.m.

#### Lobby Hours for All Locations:

**Mon., Tues., Thurs., & Fri.**  
 9:00 a.m. - 5:30 p.m.

**Wednesday**  
 10:00 a.m. - 5:30 p.m.

**DCH Health Ctr:**  
 3455 S. Alameda, 2nd Floor  
 Corpus Christi, TX 78411

**Kingsville:**  
 715 S. 14th Street  
 Kingsville, TX 78363  
 361/595-7595

**Portland:**  
 2030 US Hwy. 181, #G  
 Portland, TX 78374

**Alice:**  
 2310 E. Main  
 Alice, TX 78332  
 361/668-1100

**Freer:**  
 422 S. Main  
 Freer, TX 78357  
 361/394-7375

**Drive-Thru:**  
 Monday - Friday  
 8:00 a.m. - 6:00 p.m.

**Trojan:**  
 1909 Trojan Dr.  
 Corpus Christi, TX 78416

**Drive-Thru:**  
 Monday - Friday  
 8:00 a.m. - 6:00 p.m.  
 Saturday  
 9:00 a.m. - 12:00 p.m.

**Northwest CC:**  
 14001 Northwest Boulevard  
 Corpus Christi, TX 78410

**Drive-Thru:**  
 Monday - Friday  
 8:00 a.m. - 6:00 p.m.  
 Saturday  
 9:00 a.m. - 12:00 p.m.

#### Board of Directors

Judge Henry Santana  
*Chairperson*

Eduardo Torres  
*Vice Chairperson*

Javier Leal  
*Treasurer*

Ken Combs  
*Secretary*

Dr. Jose Cavazos  
*Parliamentarian*

Dr. Lynda De Leon

Arturo Delgado

Dr. Tony Diaz

Dr. David Hinojosa

#### Credit Union

**Management**  
 Gina Prince, CCUE,  
*President*

Rosie Botello  
*Vice President Member Services/ Administrative Services*

Jim Bounds  
*Vice President Operations*

Missy Garcia  
*Vice President Human Resources*

Sara Garza  
*Vice President Accounting*

Leanne Mulholland  
*Vice President Teller / Branch Operations*

Lisa Marroquin,  
*Vice President Lending*



**Federally Insured by NCUA**