

DOLLARS & SENSE

COASTAL COMMUNITY AND TEACHERS CREDIT UNION

WINTER 2016



Yes, We Can!

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Make 2017 a g.o.o.d. year
Get Out of Debt

11th Annual
STEPPIN Up&Out

DO YOU HAVE
Important Documents

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NoTime Like
NOW

Skip Your
Payment



facebook.com/ccatcu

ApplyTODAY

CATCU's scholarship program is designed to acknowledge outstanding students for their dedication to academic excellence throughout Nueces and the surrounding counties. We're proud to once again be awarding \$1000 scholarships to 8 lucky individuals for the 2017-2018 school year. Submit a completed application by the April 7, 2017 deadline and it could be YOU.

Don't miss out
on your future!

To be eligible, you must have your own savings account with CCATCU and be in good standing. For more information, visit our website.

ANNUAL MEETING Board Elections



We invite you to attend our 81st Annual Meeting on Tuesday, April 11, 2017 (location to be announced). Vote for your 2017-2018 Board of Directors and enjoy the social hour with refreshments at 6pm. The

business meeting will begin promptly at 7pm. Door prizes will be awarded throughout the meeting. The Board of Director positions appearing on this year's ballot are: Lynda DeLeon, David Hinojosa and Eduardo Torres.

Continue to visit us online for an update on the location.



myccatcu.com

knowthis?

All Credit Union offices will be closed as follows:

Martin Luther King Jr. Day
Monday, January 16

Presidents Day
Monday, February 20

Good Friday
Friday, April 14 (at noon)

Easter Observed
Saturday, April 15

Annual Meeting
Tuesday, April 11 (at 4:30pm)

Crystal Gutierrez, Loan Processor at our Saratoga Office received the CCATCU Extra Mile award for the 3rd Quarter 2016.

Don't forget...Call-24 and Web-24 are still available even if the offices are closed. To access Call-24, call 361/985-6339 or toll-free 888/571-2424. For Web-24, visit our website or use our mobile app. Not signed up for either service? Email us at fsp@ccatcu.com.

Do You Have Important Documents

Keep them safe with a CCATCU safe deposit box. Boxes are available for as little as \$15 per year and are located at our Main Office on Saratoga and our Callalen location. Why take a chance? Contact our File Room Administrator at 361/985-6810 for more details and availability.

Have the Advantage Benefit Package associated with your checking Account? Then don't forget to ask about our discount.

make 2017 a g.o.o.d. year Get Out of Debt

Are your high rate payments taking a toll on your finances or do you just want to simplify your life? Why not consider a Home Equity Loan. Debt consolidation can save you money and offer some much needed monthly budget relief. A Home Equity loan works by allowing you to borrow against the equity you've built up in your home. If you need money to pay for a large expense such as home repairs, college tuition and more, this could be the strategy for you.

11th Annual Steppin Up & Out for kids

We're pleased to announce that our 11th Annual Steppin Up & Out for Kids event will be held on Saturday, March 25th at West Guth Park along with our Annual Howdy Daze event. This year, we've changed it up a bit. In stead of a walk/run, we'll be holding a fitness event with a Zumba class, Crossfit class and more. Bring your children, friends and family along for a great time. After the fitness event,

For Our
Children's
Ultimate Success



stick around for Howdy Daze. A free kids event open to the community. be pony rides, a petting zoo, fun activites, free food, and more.

Keep visiting our website for more updated 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 myccatcu.com.



[Remote Deposits]

You're constantly on the go so why stop by the Credit Union when you don't have to. In addition to

our mobile banking and mobile app, you can now deposit your paper checks with just a click. There's no fee for using the service and there's no signing up. All you need to do is log into Web-24 (Internet Banking) via your computer or use our mobile app with your tablet or smart phone. Click on 'Check Deposit' and you'll be guided through an initial setup. Then it's as easy as Tap. Snap. Deposit. Deposits made before 4pm on a business day, will go directly into your account the same day. We understand your time is precious so use it for more important things.

Tap.
Snap.
Deposit.

If you're not signed up for Web-24 (Internet Banking), visit us online or email us at fsp@ccatcu.com.



Skip the drive. Skip the lines. Skip the wait.

No Time Like NOW

Are you having a big event coming up in your life - maybe a wedding or quincenera? There's no time like the present to start preparing and our Life Asset Builder loan can help you do just that. Get your loan now and build your savings account for the future. How it works is simple. The funds from the loan are secured in your Credit Union savings account. As you're paying back the loan, your savings account is earning interest and will be made available to you once the loan is paid in full...just in time for your special occasion. Let us take the worries out of the financial part of your planning.

Whatever your need, we have a loan for that! Visit with one of our Loan Officers to find out which one is the right one for you.

Skip Your Payment.

We at CCATCU believe that everyone deserves a break. That's why we offer our Skip-A Pay program. Our Skip-a-Payment program gives you the opportunity to skip up to two (2) payments per qualified loan within a 12-month period. So take a month off from your payment and use the extra cash for yourself or to catch up on a few holiday bills. You've earned it!

For an application and restrictions, visit www.mycatcu.com/home/borrowing/skip.





Coastal Community And Teachers Credit Union Members Get Exclusive Discounts from Love My Credit Union Rewards.

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- ♥ \$100 cash reward with every new line switched to Sprint! Current customers will receive \$50 for every line transferred. Plus, a \$50 loyalty reward every year for every line!*
- ♥ Save up to \$15 on TurboTax federal products!
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system.
- ♥ Get trusted protection at true savings with TruStage Auto & Home Insurance Program.
- ♥ Shop and get cash back at over 1,500 online retailers with Love to Shop

To find out more and learn about other valuable discounts, visit LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of Coastal Community And Teachers Credit Union.

Start saving today at LoveMyCreditUnion.org.

*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2017. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit lovemycreditunion.org/sprintrewards. Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Privacy Notice

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 your 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.

COASTAL COMMUNITY AND TEACHERS CREDIT UNION

myccatcu.com

Current Membership 35,687

Assets \$283,916,246

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

Main Office 6810 Saratoga Blvd., Corpus Christi, TX 78414 • 361/985-6810

Drive-Thru: Monday-Friday 8:00am- 6:00pm
Saturday 9:00am-12:00pm

Board of Directors

Eduardo Torres

Chairperson

Dr. Tony C. Diaz

Vice Chairperson

Javier Leal

Treasurer

Ken Combs

Secretary

LOBBY HOURS FOR ALL LOCATIONS

FREER

Mon., Tues., Thurs., & Fri.

422 S. Main

9:00am - 5:30pm

Freer, TX 78357

Wednesday

361/394-7375

10:00am - 5:30pm

Drive-Thru:

Monday - Friday

ALAMEDA

8:00am - 6:00pm

3455 S. Alameda
2nd Floor

TROJAN

1909 Trojan Dr.

Corpus Christi, TX 78411

Corpus Christi, TX
78416

KINGSVILLE

Drive-Thru:

715 S. 14th Street

Monday - Friday

Kingsville, TX 78363

8:00am - 6:00pm

361/595-7595

PORTLAND

Saturday

9:00am - 12:00pm

Dr. Jose Cavazos

Parliamentarian

Dr. Lynda De Leon

Arturo Delgado

Dr. David Hinojosa

Judge Henry Santana

Credit Union Management

Gina Prince, CCUE

President

Rosie Botello

Vice President Financial
Services

Missy Garcia

Vice President Human Resources



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