

DOLLARS & SENSE

COASTAL COMMUNITY AND TEACHERS CREDIT UNION

FALL 2016



Yes, We Can!

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[facebook.com/ccatcu/timeline](https://www.facebook.com/ccatcu/timeline)

DO YOU HAVE A HiddenTALENT?

Show off your talent at our 6th Annual Kids Got Talent Show. This year's show will be held on December 10, 2016 at the Moody High School Cafeteria at 1818 Trojan Drive in conjunction with our Annual Waffle Breakfast. Join us for great food and lots of fun. Entry to watch the Kids Got Talent Show is free. Waffles will be available for a \$6.50 donation for all-you-can-eat (dine in). Waffle tickets can be purchased in advance at any of our 8 locations or at the door.

No entry fee.
No auditions.

All funds benefit the FOCUS Foundation. For talent show application and rules, visit us online.

BOARD OF DIRECTORS: Call for Nominations



Applications are now being accepted to serve as a volunteer member on our Board of Directors. Every year there are three positions to be filled. If you're interested in having the Nominating Committee consider you as a candidate

for one of these positions, please complete and submit an application by the deadline. Applications will be available at our Main Office located at 6810 Saratoga Blvd. beginning October 7 through December 2, 2016.



myccatcu.com

knowthis?

All Credit Union offices will be closed as follows:

Columbus Day
Monday, October 10

Veterans Day
Friday, November 11

Thanksgiving Day
Thursday, November 24

Christmas Day (observed)
Monday, December 26

New Year's Day (observed)
Monday, January 2

Ester Morin, Teller/FSP at our Northwest Branch received the CCATCU Extra Mile award for the 2nd Quarter 2016.

Credit Union documents are available upon request. Members are entitled to review or receive a copy of our most recent statement of financial condition, annual audit summary, IRS Form 990 and credit union bylaws.

Congrats Scholarship Winners

We're proud to announce the 2016 winners of our the CCATCU Scholarship Program.

HIGH SCHOOL:	UNDERGRADUATE:
Sierra Gonzalez	Flor Garcia
Christopher Mendez	Lynette Solis
Matthew Quiroz	
Larissa Rocha	
Matthew Smith	

MOBILE DEPOSITS It's a Snap!

Deposit checks without driving to a branch or even walking to your mailbox! Use Mobile Deposit to make deposits in a snap with your iPhone or Android device. Make check deposits any time night, day and even weekends. Just sign it, click it and send it! Deposits are quick, convenient and secure.

Mobile Deposit is available to qualified members by logging into internet banking (Web-24) using our Mobile App. Current internet banking users must update the app to enjoy making deposits anytime, anywhere.

The Authentic Difference

Credit unions are not-for-profit financial cooperatives, offering the same services as other financial institutions, but with a people-first philosophy. Since 1948, on the third Thursday of every October, credit unions have celebrated the principles that make credit unions the best financial partners of people all over the world. 'The authentic difference,' this year's ICU Day theme, zeroes in on what

People
Helping People

makes credit unions different from banks and other financial institutions - our principles.



This is why we celebrate ICU Day at Coastal Community And Teachers Credit Union. We think ideas like people before profit, social responsibility and financial education improve lives. So when we wish you a Happy ICU Day, know that

we're thanking you for belonging to a movement that's helping your neighbors - and people around the world - grow and thrive and follow their dreams.

On October 20, 2016, credit union members around the world will celebrate International Credit Union Day. We invite you to join us at any of our eight (8) locations for goodies and giveaways with your favorite CCATCU Staff Members.



[eServices]

In today's world of smart phones, tablets

and apps, managing your finances is more convenient and simpler than ever. And, with Coastal Community And Teachers Credit Union's eServices, tracking and maintaining your finances couldn't be easier. Through our Internet Banking (Web-24), our mobile app, and our bill pay, managing your CCATCU accounts and other financial accounts is stress-free by allowing you to monitor your finances how, when and where you want. And, best of all, its safe, secure and **FREE**. Whether you need to check your balances, transfer funds, schedule a payment or deposit a check, we've got you covered.

Skip the Lines...just log in.

Get started today! Visit us online at myccatcu.com to download the most up-to-date app. Once installed, you'll be able to do virtually anything you could at a branch. If you've never logged in to Internet Banking (Web-24), call us and one of our Representatives would be happy to get you on your way.



24/7 access to your accounts! No holidays. No business hours.

ATTENTION Debit Card Holders

The annual \$10 fee will be deducted from your checking account on October 28, 2016. This fee is only valid if you currently have a CCATCU MasterCard Debit Card. If you have the Advantage Benefit Package, your MasterCard Debit Card fee is waived. For questions concerning your account, please contact us at 361.985.6810.

ADVANTAGE BENEFIT PACKAGE

Add more value to your CCATCU Checking Account with the Advantage Benefit Package. For a low monthly fee, you can receive free or discounted services such as:

- CCATCU Loan Rate Discount
Receive a reduced rate of .25% off installment loans.

- Safe Deposit Box Discount
Receive a \$10 annual discount towards the rental price of a 3.5 safe deposit box.

- Prescription Drug Discount
You and your family will receive discounts on many of your prescriptions through local participating pharmacies and major chains.

- Vision Care Services
Save 10-60% on vision care, plus you have access to a network of ophthalmologists.

and much, much more!

Visit us online for more details.





Get Roadside Assistance for Less Than \$1* per week with CU Road Pal!

CU Road Pal was created exclusively for credit union members and offers a wide range of roadside assistance services at significant savings as compared to competing roadside assistance plans.

For less than \$1 per week*, members can have the safety and security of 24/7 protection while on the road. And, you are covered in any vehicle - whether you are the driver or the passenger.

Plans include:

- 25 mile, 50 mile and 100 mile towing options
- Emergency towing
- Emergency fuel delivery service
- Emergency flat tire assistance
- Emergency lock-out assistance
- Battery service and more!

[Click here](#) to check out the CU Road Pal plans and pricing and enroll today!

CU Road Pal is just one of many member discounts available with the Love My Credit Union Rewards program. Members have saved nearly \$2 billion with exclusive offers from these great partners:

♥ Get a \$100 reward card** when you join Sprint. Plus, receive a 10% discount (15% discount for business members) on select regularly priced Sprint monthly data service.

♥ Save up to \$15 on TurboTax federal tax products, America's #1 online tax preparation service.

♥ Get a \$100 Love My Credit Union Rewards gift card and a free smoke communicator (that is wired to your ADT home security system) when purchasing NEW ADT home security.

♥ Earn cash back for every purchase from the Love to Shop online mall. Shop at more than 1,500 online retailers including Target, Best Buy, Lowes, Macy's, Footlocker and more!

♥ Members could save up to \$519.52 on car insurance with TruStage***. Exclusively for credit union members. Visit LoveMyCreditUnion.org to start saving today!

*Based on individual roadside assistance plan.

**Requires new account activation on non-discounted device. Valid through Dec. 31, 2016.

***Average annual savings based on a countrywide survey of new customers from 1/27/2014 to 1/16/2015 who reported their prior insurer's premiums when they switched to Liberty Mutual's group auto and home program. Savings do not apply in MA.



COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at:

Coastal Community And Teachers Credit Union
6810 Saratoga Blvd.
Corpus Christi, TX 78414
361.985.6810

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512)837-9236, Website: www.cud.texas.gov.

COASTAL COMMUNITY AND TEACHERS CREDIT UNION

myccatcu.com

Current Membership 35,586

Assets \$283,583,818

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 8:00am - 6:00pm
Saturday 9:00am-12:00pm

LOBBY HOURS FOR ALL LOCATIONS
Mon., Tues., Thurs., & Fri.
9:00am - 5:30pm
Wednesday
10:00am - 5:30pm

ALAMEDA
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
8:00am - 6:00pm

TROJAN
1909 Trojan Dr.
Corpus Christi, TX
78416

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

NORTHWEST CC
14001 Northwest
Blvd. Corpus Christi,
TX 78410

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

Board of Directors

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Services

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Vice President Human Resources

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Federally
Insured by
NCUA