

DOLLARS & SENSE

COASTAL COMMUNITY AND TEACHERS CREDIT UNION

FALL 2017



Yes, We Can!

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Debit Card Holders

Dreams

THRIVE HERE

Your Info. Your Rights

Our Responsibility.

Control Your

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Love My Credit
Union Rewards



facebook.com/ccatcu/timeline

DO YOU KNOW ANY Talented KIDS?

Let them show it off at our 7th Annual Kids Got Talent Show for a chance to win cash prizes. There's no entry fee and no auditions. This year's show will be held on November 4, 2017 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 only). Waffle tickets can be purchased in advance at any of our 8 locations or at the door.

All funds benefit the [FOCUS \(For Our Children's Ultimate Success\) Foundation](#). For talent show application and rules, visit us online.

No entry fee.
No auditions.

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 10 through December 1, 2017.



myccatcu.com

knowthis?

All Credit Union offices will be closed as follows:

Columbus Day
Monday, October 9

Veteran's Day
Saturday, November 11

Thanksgiving Day
Thursday, November 23

Christmas Day
Monday, December 25

New Year's Day
Monday, January 1

Lamar Rodriguez, FSP at our Saratoga Office received the CCATCU Extra Mile award for the 2nd Quarter 2017.

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.

ATTENTION Debit Card Holders

The annual \$10 fee will be deducted from your checking account on October 25, 2017. 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.

Dreams Thrive Here

Why Credit Unions are Worth Celebrating

In 1924, Roy Bergengren, one of the architects of the credit union movement, reflected on what a credit union can do for people.

"The credit union is, in fact, a bridge," Bergengren wrote in the inaugural issue of "The Bridge," the official newsletter of the American credit union movement, which was then in its infancy. "It may be the bridge over which the tenant farmer travels the wide gap that separates him from ownership. It may be the way that opens the great land of opportunity to the wage worker, who finds his savings the 'open sesame' to broader possibilities for himself and his family."



Twenty-four years later, in 1948, credit unions in America, and later around the world, began celebrating the philosophy and achievements of credit unions every year on the third Thursday in October. The theme for International Credit Union Day 2017 is "Dreams Thrive Here," harkens back to

Bergengren's sentiment, and it's meant to serve as a reminder of how effective credit unions like Coastal Community And Teachers Credit Union are at helping all people chase and achieve their biggest dreams in life.

This is because, unlike other financial institutions, credit unions are not-for-profit, so their primary purpose isn't to score record profits in order to cut distant shareholders bigger dividends checks. Rather, the primary purpose of credit unions is—and always has been—to be of service to their members. That means you.

This people-first philosophy doesn't just mean better service, it translates into a better financial deal for consumers. Credit unions, on average, offer higher rates of return on savings accounts, lower rates on loans, and fewer and lower fees than other financial institutions.

Through the first half of 2016, according to data collected by the Credit Union National Association, credit union members saved \$9.3 billion over what they would have paid at banks: \$1.9 billion through higher yields on savings, \$1.2 billion on lower fees, and \$6.2 billion on lower loan rates.

We invite you to join your favorite CCATCU Staff members at any of our branches on October 19 for goodies and giveaways in celebration of International Credit Union Day.

People-First
Philosophy



DRIVE FORWARD Give Back

Why pay more when you don't have to? Refinance your auto loan to CCATCU and you could save hundreds of dollars! Bring your current auto loan over and, not only will we match or beat your current rate, but you'll receive \$100 for you and \$100 for a school or charity of your choice.

Offer ends November 30, 2017 and refers to new loans only. A new loan is defined as one not currently financed at CCATCU.

A disbursed loan of \$10,000 or more is required to be eligible for the incentive. Schools or charities must be within CCATCU's Field of Membership Counties (Nueces, Aransas, Duval, Jim Wells, Kleberg or San Patricio) and charities must have a 501(c)3 designation. Other restrictions may apply. Offer cannot be combined with any other offer.

**Start Today!
Visit us at
myccatcu.com.**



Change Your Life... and Someone Else's too!

Your Info. Your Rights. Our Responsibility.

YOUR PRIVACY.

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.

CONTROL YOUR DebitCARD

The MobiMoney app puts card control in the palm of your hand. Your smartphone is already part of your everyday life, so why not use it to help monitor and manage your CCATCU debit card. The MobiMoney app allows you to monitor and manage your card from anywhere, at any time. Features include:

Turn your card on or off instantly.
Lost your card? No problem. Just log into MobiMoney and turn it off. When you find it, you can just as easily turn it back on.

Get instant transaction alerts, so you can watch for suspicious activity on your card - set your alerts by merchant type, spend limit, or transaction type.

Restrict usage by the type of merchant, spend limit or transaction type.





Coastal Community And Teachers Credit Union Members Get Cash Rewards, Deep Discounts and Exclusive Savings.

Credit union members have saved nearly \$2 billion with Love My Credit Union Rewards discounts! The more offers you take advantage of, the more you save.

♥ \$100 cash reward with every new line activated with Sprint! Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.*

♥ Save up to \$15 on TurboTax Federal online and downloadable tax products.

♥ Get trusted protection and true savings with TruStage Auto & Home Insurance Program.

♥ Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system. Call 844/703-0123 to activate this special offer.

♥ Earn cash back with Love to Shop at over 1,500 online retailers.

Visit LoveMyCreditUnion.org to start saving today!



Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer begins 1/1/2017. Offer ends 12/31/2017. Available for eligible credit union members & member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint & receive a \$100 cash reward for each new smartphone line activ. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for new smartphone line active. &/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activ. 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, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile & 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 yr. 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 and click on "Cash Rewards Tracker".

Other Terms: Offers/coverage not available everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply.

© 2017 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners. New accounts must register at lovemycreditunion.org/sprintrewards within 30 days of new line activation(s) to receive \$100 cash reward per new line(s).

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 34,854

Assets \$289,145,796

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

WEBER
4060 Weber Rd
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

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