

DOLLARS & SENSE

COASTAL COMMUNITY AND TEACHERS CREDIT UNION

FALL 2018



Yes, We Can!

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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 December 1, 2018 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 19 through December 3, 2018.



myccatcu.com

knowthis?

All Credit Union offices will be closed as follows:

Veterans Day

Monday, November 12

Thanksgiving Day

Thursday, November 22

Christmas Eve (at noon)

Monday, December 24

Christmas Day

Tuesday, December 25

New Year's Day

Tuesday, January 1

Nicole Serna, Teller at our Saratoga Office received the CCATCU Extra Mile award for the 2nd Quarter 2018.

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, 2018. 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.

Platinum Lining in Credit Unions

October 18, 2018, will mark the 70th anniversary of International Credit Union Day. This year's theme is "Find Your Platinum Lining." It combines the traditional gift of platinum for 70th anniversaries with a play on the saying "every cloud has a silver lining."

Credit unions all over the world will be celebrating the history and the success of the "People-not-Profit" philosophy. This year's theme emphasizes the credit union movement's loyalty to its members and its mission to provide them financial support and guidance.



The movement began in the 1840s as a democratic consumer cooperative by weavers in Rochdale, England.

Frustrated by bankers who denied them loans simply because they weren't wealthy, the weavers and workers decided to pool their incomes and loan money to each other. In time, this cooperation put each member on solid financial ground and encouraged their own businesses to flourish.

People-First Philosophy

The need for equitable financial institutions grew and, in 1971, the World Council of Credit Unions, Inc. (WOCCU) was created to help establish and maintain viable credit union movements. It has become the leading voice for advocacy and governance on behalf of the international credit union community.

Today, over 235 million people are served by credit unions in 109 countries and 6 continents.

Join us at any of our branches on October 18 to celebrate ICU Day for refreshments.



[REMOTE DEPOSIT Scams]

Remote deposit capture refers to the ability to deposit a check into your account from a remote location, such as an office or home, without having to physically deliver the check to the credit union. It is a convenient service that is offered on the Coastal Community And Teachers Credit Union app. Unfortunately, as with any financial service, there are fraudsters who are working diligently to get your hard-earned money. Coastal Community And Teachers Credit Union would like to help give you insight into what these fraudsters are doing and how to protect yourself and your account.

Current Scams:

Car Wrap: Member is offered money to have their car “wrapped” to advertise a business. The scammer claims you will get paid for just driving your car around. Member is told the money will be deposited in the account and the scammer requests their web username and password. The scammer will deposit the check, but it will be more than the job pays and the member is instructed to send the overpayment of funds back to them via Western Union or other means. The check is then returned as fraudulent.

Jobs: Just like the car wrap, a member is offered a “work at home” type job. The scammer provides a fraudulent check that includes an overpayment. The member is then instructed to send the additional funds elsewhere



or to purchase VISA cash cards and then provide the card numbers to the scammer.

Romance: Member begins an on-line relationship with someone either in another state or country. After a certain amount of time, the “boyfriend” or “girlfriend” needs money either for themselves or someone else. There is always a promise to pay the member back as soon as the money they claim they have becomes available.

Loans: Promise of on-line loan opportunities. These are offered with little, no or bad credit and promised to be sent to you quickly. The member provides their account and/or sign-on information so the check can be deposited.

How to Protect Yourself.

- NEVER share your internet banking username and/or password.
- NEVER share your debit card PIN.
- Only provide your account number and routing number to businesses you have a relationship with or who you have contacted/researched.
- Never use phone numbers or click on links provided in an email or text. If you need to provide your account info to a business, look the business up yourself and use that info to ensure it is legitimate.
- Just because a check is deposited in your account and

you are given credit, this does NOT mean the check is good. The check must run through the system and usually takes 4 to 6 business days to be returned. The scammer pressures you to send them money before that time so you end up taking the loss when the check is returned. If you are unsure about whether a check is valid or not, bring it to the closest CCATCU branch and ask us to verify it or take it to the institution it is drawn on.

- Contact us immediately if you feel your account info has been compromised.

Fraudsters are very good at their job. They are able to make people believe them – even those who feel they could never fall for a scam. If you allow them access to your account or deposit counterfeit checks and then withdraw the funds, you will be responsible for the loss.

As always, CCATCU is here to help keep you – please feel free to contact us with any questions.



MORE SAVINGS. MORE POSSIBILITIES.

More money in your pocket, thanks to Coastal Community And Teachers Credit Union and Love My Credit Union® Rewards.

Saving on the products and services you need and use every day is easy with Love My Credit Union Rewards. As a member of Coastal Community And Teachers Credit Union, you can get discounts and rewards that include:

- ♥ Get a \$100 cash reward for each new line you activate, up to 3 lines. Plus, get a \$50 cash reward every year for as long as you are a Sprint customer.*
- ♥ Up to \$15 off TurboTax® federal products!
- ♥ An exclusive smoke communicator and a \$100 gift card with a new ADT® monitored home security system. You must call 844-703-0123 to receive this special offer through the Love My Credit Union Rewards Program.
- ♥ Trusted protection at true savings with the TruStage® Auto & Home Insurance Program.
- ♥ Cash back at over 1,500 online retailers with Love to Shop.

Sign up now and join the credit union members who have saved nearly \$2 billion in discounts. Visit myccatcu.com or LoveMyCreditUnion.org today!

*Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 3 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. Loyalty Reward: \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. Transfer Reward: Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. 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 & click on "Cash Rewards Tracker". Other Terms: Offer/coverage not avail. 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. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.



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

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Current Membership 34,533

Assets \$307,645,978

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

Board of Directors

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