

DOLLARS & SENSE

COASTAL COMMUNITY AND TEACHERS CREDIT UNION

FALL 2014

Do You Have Talent?

Applications are now being accepted for our 4th Annual Kids Got Talent Show to be held on Saturday, November 8th at Moody High School. Also held that day will be our Annual Waffle Breakfast benefitting the FOCUS Foundation. Come out and support the youth of the community and enjoy some great food and entertainment.

All funds benefit the FOCUS Foundation. For the rules and application or for more information, visit us online at www.ccatcu.com or call us at 361/985-6810.

Board of Director Applications

CCATCU will be accepting applications for serving as a volunteer member on our Board of Directors. Every year there are three Board of Director 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 15 through November 21, 2014.

International Credit Union Day

October 16, 2014

On October 16, 2014, credit union members around the world will celebrate International Credit Union Day®, an annual event to commemorate the credit union movement's impact and achievements. In honor of this special day, CCATCU invites you to stop by and enjoy goodies with your favorite CCATCU staff members.

Check out our web-site at www.ccatcu.com to find a location nearest you!



Local Service.
GLOBAL GOOD.
INTERNATIONAL CREDIT UNION DAY®

Safe Online Banking

At CCATCU, your online security is our top priority. Our Online Banking Service, Web-24 offers enhanced login security that provides multiple options that protect your account. Here are a few tips for you to take to ensure your account security:

- Do Not Share Your Password
- Safeguard Your Password - Although it is highly recommended that you not write your password down, sometimes it may be necessary. If so, place it in a secure location.
- Use a Unique Password - As a rule, the longer the password, the harder it is to guess. Currently you can have up to 8 characters. Including numbers also makes it harder to crack.
- Log Out When Finished - Although your sessions will time out, it's always a good practice to log out of any secure online session.
- Change Your Password Periodically

Meet Your Call Center Reps



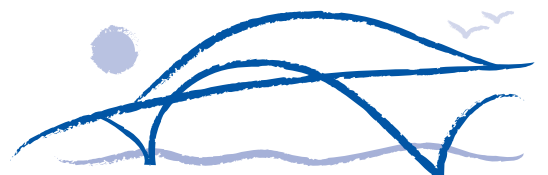
(Left to Right: Toni Vos, Severa Stapurewicz, Melissa Bazan, Julie Taylor, Hope Fuentes, Michelle Tillman, and Lorenda Lopez)

Congratulations to our 2014-2015 Scholarship Recipients!



(Left to Right: Board of Director, Dr. Jose Cavazos; Scholarship Recipients - Roman Narvaez, Raelynn Soliz and Nicholas Loredo; Recipients not pictured - Justus Stafford, Mikayla Williams and Kimberly Cueva)

COASTAL COMMUNITY
TEACHERS CREDIT UNION



COMPLAINT NOTICE

This 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 you have a dispute with Coastal Community And Teachers Credit Union, you should first contact the credit union. If the dispute is not resolved to your satisfaction, you may file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below:

By U.S. Mail: 914 East Anderson Lane, Austin, Texas 78752-1699
 Telephone Number: (512)837-9236
 Website: www.cud.texas.gov

ATTENTION

MasterCard® Debit Card Holders

The annual \$10 fee will be deducted from your checking account on October 17, 2014. 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 annual fee is waived. For questions concerning your account, please contact the Card Services Department at 361/985-0308. For information regarding the Advantage Benefit Package, contact the Member Services Center at 361/985-6277.

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

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 December 31, 2014. Four winners will be drawn from all accurate entries. Winners will have \$50 deposited into their savings account and will be notified by mail.

D I M E Y M C L T T C I P Y Q H L I N T S A BUCKS
 Y Q L W O C T A Q P H Y N N E P H F E E K Z CAPITAL
 Z W N O X O N K S R A R Q V I N C R K R C X CASH
 S H L J T B N E S H N B A W V H O C M E U Q CHANGE
 C A A T B P P D R Y G S A D B E G M D T B M COIN
 H D I L J H N K D R E O C H A E H X E R D H CURRENCY
 J H J E I U X G M O U N I C K E L P W A H Q DENOMINATION
 K U V M F W P C Z S L C K S E F U C Q U J B DIME
 J U J Z J V L G N D O L B E H X T G A Q F V DOLLAR
 N A A A C A Z I F R Y L A R U L Z M M G F G FUNDS
 G N O I T A N I M O N E D R X G A H L P K K MONEY
 Q W K I C J C N I Y O D Z X H F B A X R B C MOOLAH
 V R P X O F O K I M T J A P U X M H S S V G NICKEL
 X A Y X I B R I S T P V Z C H Y G T N C S Y PENNY
 C I N W N I T W C X J Y L Q L M V Q D N M I QUARTER

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:

- | | |
|--------------------------|--------------------------------|
| October 13, 2014 | Columbus Day |
| November 11, 2014 | Veterans Day |
| November 27, 2014 | Thanksgiving Day |
| December 24, 2014 | Christmas Eve (at noon) |
| December 25, 2014 | Christmas Day |

.....Lorenda Lopez, a Call Center Representative was named Employee of the Quarter for the 2nd Quarter of 2014. Congratulations and thank you for your dedication. Keep up the good work!

.....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.

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 3x5 safe deposit box.
- **Prescription Drug Discounts** - 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! Contact our Member Services Center at 361/985-6277 for all the details or visit us at www.ccatcu.com.



Coastal Community And Teachers Credit Union Members Save Big with the Sprint Credit Union Member Discount

Tired of paying too much for your cell bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Invest in America. As a Coastal Community And Teachers Credit Union member, you can save on your monthly wireless bills – plus have your activation and upgrade fees waived.

Our members can save:

- **10% off***select personal Sprint plans
- **15% off***select business Sprint plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Consider the Sprint Credit Union Member Discount one of the many perks for being a member!

3 Ways to Get Your Discount:

- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **credit union member**. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click LoveMyCreditUnion.org/Sprint
- Visit your nearest Sprint store

Stop paying too much for your wireless services, start saving with the Sprint Credit Union Member Discount today.

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans.

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COASTAL COMMUNITY AND TEACHERS CREDIT UNION

www.ccatcu.com

Current Membership 36,545

Assets \$281,781,822.61

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

Dollars & Sense, CCATCU, 6810 Saratoga Blvd., Corpus Christi, TX 78414

Main Office:

6810 Saratoga Blvd., Corpus Christi, TX 78414 • 361/985-6810
 Loan Services 361/985-6010 • Member Services 361/985-6277

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
 361/225-0476

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

Portland:
 2030 US Hwy. 181, #G
 Portland, TX 78374
 361/777-2800

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
 361/814-9304

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
 361/767-6500

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

Board of Directors

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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

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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