

DOLLARS & SENSE

COASTAL COMMUNITY AND TEACHERS CREDIT UNION

WINTER 2014

You Could Receive \$1000 for College!

CCATCU will be awarding \$1000 college scholarships to 8 (eight) lucky individuals for the 2015-2016 school year. Submit a complete application by the March 27, 2015 deadline and it could be YOU. To be eligible, you must have your own savings account with CCATCU and must be in good standing. For more information and our on-line application, call us at 361/985-6810 or visit us on-line at www.ccatcu.com. Don't miss out on your future!



9th Annual Steppin' Up & Out for Kids Save the Date

We're pleased to announce that the 9th Annual Steppin' Up & Out for Kids 5k Run/2 Mile Walk will be held on Saturday, March 28th starting at 7:30am at West Guth Park along with our Annual Howdy Daze event. So get your walking and running gear together and come on out and join us for live entertainment, fun & festivities. Be sure to wear your school colors and bring your friends and family!



Visit us on-line at www.ccatcu.com for registration and more 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 www.ccatcu.com.



Annual Meeting of the Membership

We invite you to attend the 79th Annual Meeting of the membership on Tuesday, April 7, 2015 at West Oso Junior High School. The social hour with refreshments will begin at 6pm and the business meeting promptly at 7pm. Door prizes will be awarded throughout the meeting. The Nominating Committee placed into nomination: Ken Combs, Javier Leal and Judge Henry Santana.

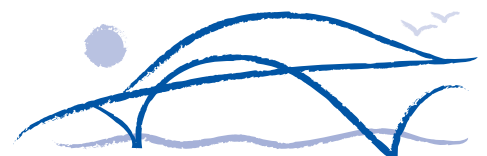


Refer to the insert for more information.

VITA Volunteer Income Tax Assistance

CCATCU will be offering VITA services for the upcoming tax season in partnership with the Workforce Solutions of the Coastal Bend. The site will be located at the Sunrise Mall. The dates for services and hours of operation are to be announced. Continue to visit the website of the United Way of the Coastal Bend at www.uwcb.org for updates.

What is VITA? It's a group of trained community volunteers who offer free tax assistance and tax preparation for qualifying taxpayers. Individuals who take advantage of the free e-file program will receive their refunds in half the time compared to returns filed on paper – even quicker when your tax refund is deposited into your credit union or bank account. This assistance is offered to low-to-moderate income individuals who cannot prepare their own returns or are not familiar with special credits such as Earned Income Tax Credit, Child Tax Credit or Credit for the Elderly or Disabled. The volunteers are familiar with these credits and can assist in making sure individuals take advantage of all of them. If you have questions, please visit the United Way of the Coastal Bend's website at www.uwcb.org.



COASTAL COMMUNITY
& TEACHERS CREDIT UNION

Coming Soon New and Improved Web-24

We're excited to announce that a new and improved Online Banking will be launched in late March, 2015. This new experience will add value to managing your financial life wherever you are with expanded money transfer options and much more! Look for updates on our website and important details in your Web-24 'in-box' located under 'Options/Secure Messaging'.

Put More Cash In Your Pocket

Does a lower auto loan rate and lower auto payment sound good to you? If you refinance your car loan from another institution to US, you could be keeping more cash in your pocket. Give us a call at 361-985-6010 to see what we can do for you. With rates as low as 2.75% APR, you can't lose.

Some restrictions may apply. Offer ends March 31, 2015. Visit us on-line at www.ccatcu.com for more details.

Employee of the the 3rd Quarter



Maria Martinez has been a CCATCU employee for over 16 years and currently works in our IT Department. She's a hard worker and a dedicated employee who enjoys spending time with her 2 children in her off time. Congratulations Maria on a job well done!

Maria Martinez - Network Administrator

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 March 31, 2015. Four winners will be drawn from all accurate entries. Winners will have \$50 deposited into their savings account and will be notified by mail.

U S G Q X T B U O P N Z D Q R N L D P T C	<input type="checkbox"/> ANNUAL
Y I O N E X F A T U E C I O V X G O P C F	<input type="checkbox"/> ATTEND
M O Q C I R J B L P T D R Y F C S O F Z L	<input type="checkbox"/> BALLOT
Z Y D H I T O U R L P E E L Z I R E C C B	<input type="checkbox"/> BOARD
Y Z X J B A E U F R O R C L T C E M A L J	<input type="checkbox"/> BUSINESS
H A H M R O L E Z M W T T I P L B S R X L	<input type="checkbox"/> CASH
L D L D S Y C H M G P R O Y Y T M U I A X	<input type="checkbox"/> DIRECTORS
S S E N I S U B O Y J N R A J R E G U S L	<input type="checkbox"/> MEETING
D V D C X U U A U U S N S T Z Q M N P G O	<input type="checkbox"/> MEMBERS
P R I Z E S R I E U R Y N T O V N Q P U R	<input type="checkbox"/> POSITIONS
R B D Y G E I Z X T Q G N E H A K X H D L	<input type="checkbox"/> PRIZES
E S Q A J L R N O F O S R N S L Q I D F Y	<input type="checkbox"/> REFRESHMENTS
Q Z T M W R R B N D F V U D A K H V C D L	<input type="checkbox"/> SOCIAL HOUR
M B X L S R J S M Z U O V S C R X Y Y H F	<input type="checkbox"/> VOICE
R E F R E S H M E N T S R E T N V P D Y G	<input type="checkbox"/> VOTE

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:

- | | |
|--------------------|--------------------------------------|
| January 19 | Martin Luther King Jr. Day |
| February 16 | Presidents Day |
| April 3 | Good Friday (close at 12pm) |
| April 4 | Easter Observed |
| April 7 | Annual Meeting (close at 4pm) |

Don't forget...Call-24 is still available even if the offices are closed. Call 361-985-6339 or our toll free number 888-571-2424. Not signed up for Call-24, e-mail us at membersvs@ccatcu.com.

Recovering from the Holidays?

Now that the holidays are over, are you looking for a little financial pick me up? Right now, Signature Loans are as low as 4% APR for up to 24 months. Use it to consolidate your holiday debt, pay off your high interest rate credit card balances or maybe a little getaway is what you need. Whatever the purpose, a CCATCU Signature Loan may be the perfect solution. This is a limited time offer so call today and speak with one of our Loan Representatives at 361/985-6010 or apply online at ccatcu.com.

Some restrictions may apply. Offer ends March 31, 2015. Visit us on-line at www.ccatcu.com for more details.

Keep Your Documents Safe

Why take a chance? Protect your important documents in a CCATCU safe deposit box. Boxes are available for as little as \$15 per year at both our Main Office and our Northwest Office. Contact our File Room Administrator at 361/985-6010 for more details.

Make Holiday Shopping Easier with a REAL Saver Account

Take the stress out of the Holidays. Start saving now with our REAL Savers Account. All it takes to start is a \$5 minimum deposit then tuck away a few dollars each month with an automatic transfer from your CCATCU checking account or payroll deduction. Combine this with our REAL Checking Account and your dividends and nationwide ATM fee refunds will automatically be transferred to your Savings account for you. No matter how you do it, it all adds up! Talk to a Call Center Rep at 361/985-6810 about opening your account today!

COASTAL COMMUNITY AND TEACHERS CREDIT UNION

www.ccatcu.com

Current Membership 36,624

Assets \$285,121,060

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

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

Kingsville:
715 S. 14th Street
Kingsville, TX 78363

Portland:
2030 US Hwy. 181, #G
Portland, TX 78374

Alice:
2310 E. Main
Alice, TX 78332

Freer:
422 S. Main
Freer, TX 78357

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

Trojan:
1909 Trojan Dr.
Corpus Christi, TX 78416

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

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

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Vice President Operations
Missy Garcia
Vice President Human Resources

Sara Garza
Vice President Accounting

Leanne Mulholland
Vice President Teller / Branch Operations

Lisa Marroquin
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