

DOLLARS & SENSE

COASTAL COMMUNITY AND TEACHERS CREDIT UNION

SPRING 2017



Yes, We Can!

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

OFFICIAL NOTICE

Annual MEETING

The 81st Annual Meeting of the membership is only a week away. You and your entire family are invited to attend. Hope to see you there!

Tuesday, April 11, 2017

Registration/Social Hour - 6pm-7pm

Business Meeting - 7pm

West Oso Junior High School

5202 Bear Lane, Corpus Christi

Social Hour.
Door Prizes.

Refreshments will be served during the Social Hour. Door prizes will be drawn throughout the meeting. You must be present to win. Registration closes at 7pm. No door prize tickets will be issued after that time.

LOVE YOUR CREDIT UNION? We Love You Back



Share the love...and \$200. When you refer a friend or family member to us for a new loan, you could receive \$100 for you and \$100 for them. It's good to share. Give us a call to get started...and share the love.

Some restrictions do apply. For details visit us online at myccatcu.com/home/products-services/discount.



myccatcu.com

knowthis?

All Credit Union offices will be closed as follows:

Good Friday

Friday, April 14 (at noon)

Memorial Day

Monday, May 29

Independence Day

Tuesday, July 4

Lyndsay Jackson, Lending Reports Assistant at our Saratoga Office received the CCATCU Extra Mile award for the 4th 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.

If you have a Safe Deposit Box with CCATCU, your annual fee will be deducted from your designated account during the month of May. Safe Deposit Box fees are: 3x5 - \$15.00, 3x10 - \$30.00, 5x10 -

Give a Hoot About Saving™

CREDIT UNIONS CELEBRATE YOUTH™



Teach your Little Owls to Fly With Money Talks

The first step to teaching your kids about money is talking about money. So how to start the talk?

- Ask questions. If you're going out to eat, talk about the price difference between the options, and ask them which they would choose. If they pick the more expensive, talk through what you might have to give up later in the week.
- Make them part of your budgeting. If you're doing any kind of financial planning for the year, ask for input from your kids. Enlist them in your saving goals—no one watches you more closely than your kids, so they're natural accountability partners! If you're uncomfortable revealing too much of your financial picture, you can keep the discussions high level, but involving them makes money less abstract.

Be Wise.
Save.™

PopMoney Goes Mobile

For your convenience, PopMoney is now available on our mobile app! No more IOU's for you. Pay people right from your mobile device. All you need is their email address or cell phone number.

To access this new feature, be sure to update our mobile app on your mobile device. Simply visit our website and click on one of the links. It's fast, easy and free!

- Open a youth savings account at Coastal Community And Teachers Credit Union. This is the best way to help them to learn to save for what they find meaningful in life. And during the month of April 2017, if you open a new Kids Account or make a deposit into an existing child's account, we'll match the deposit up to \$10.00 PLUS waive the \$5 membership fee on a new kids account! A lifetime of good saving habits can start now!

Incentive refers to IKK Accounts only and is limited to one incentive per member.



[Member Testimony]

“I am truly grateful for CCATCU and the services they have provided me. My Loan Officer, Clara Reyes, went above and beyond to help me get my credit score raised to be able to get a great interest rate. I was told exactly what I needed to do and it worked! Thank you CCATCU and Clara for being extremely patient with me throughout this process!”



Monica Longoria
Congratulations on your
new car!

ATM Safety and Security

As with all financial transactions, please exercise discretion when using an ATM or night deposit facility. For your own safety, be careful. The following information is a list of safety precautions regarding the use of ATMs and Night Depository facilities.

- Consider having someone accompany you when the ATM or night deposit facility is used after dark.
- Close the entry door of any ATM facility equipped with a door. If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction. If it's after regular hours of the financial institution and you are using an ATM, do not permit entrance to any person you do not know.

- Refrain from displaying your cash. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in a safe area inside your car or home.
- If you notice anything suspicious, consider using another ATM or night deposit facility or coming back later.
- If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your card or deposit envelope and leave.

If you are followed after making the transaction, go to the nearest public area. Do not write your personal identification number (PIN) on your ATM card and report all crimes to law enforcement officials immediately. If emergency assistance is needed, call the police.



11th Annual Steppin Up & Out

Our Annual Steppin Up & Out Fitness Event and Howdy Daze were a great success. A BIG thanks goes out to all our sponsors, volunteers and donors - Rodriguez Backhoe Services and Skid-O-Kan.

EVENT SPONSORS

Arthur Gallagher	GP Transport
Avon - Rosemary Cortez	Grande
BFB	Gulf Business Printing
Cantu Roofing	Lenders Protection
Coopera	Southern Security
Digital Insight	Southwest Business Corporation
Empire Furniture for Less	The Sisk Company, Inc.
Get Air	Titan



REWARD CHECKING

Unlike any other free account, our Bonus Checking helps you get ahead. You'll earn a high monthly interest and earn ATM fee refunds when you meet a few simple monthly qualifications. And there's no minimum balance or monthly service fee. So what are you waiting for, stop paying for those ATM fees.

MONTHLY QUALIFICATIONS

- Have at least 10 debit card purchases post and settle
- Have at least 1 direct deposit or automatic payment (ACH) post and settle
- Be enrolled and log into internet banking (Web-24)
- Be enrolled to receive eStatements

Visit us online at ccatcubonuschecking.com for more information.

COASTAL COMMUNITY AND TEACHERS CREDIT UNION

myccatcu.com

Current Membership 35,729

Assets \$280,923,503

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

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

ALICE
2310 E. Main
Alice, TX 78332
361/668-1100

FREER
422 S. Main
Freer, TX 78357
361/394-7375
Drive-Thru

WEBER
4060 Weber Rd
Corpus Christi, TX
78411
Drive-Thru

TROJAN
1909 Trojan Dr.
Corpus Christi, TX
78416
Drive-Thru

NORTHWEST CC
14001 Northwest Blvd.
Corpus Christi, TX 78410
Drive-Thru

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

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