

DOLLARS & SENSE

COASTAL COMMUNITY AND TEACHERS CREDIT UNION

SPRING 2018



Yes, We Can!

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facebook.com/ccatcu/timeline

OFFICIAL NOTICE Annual MEETING

The 82nd 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 10, 2018
Social Hour - 6pm-7pm
Business Meeting - 7pm
Corpus Christi Country Club
6300 Everhart Road, 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. No door prize tickets will be issued once the business meeting begins at 7pm.

WANTED... Associate Director



If you're interested in applying to be considered for the position of Associate Director, please email Gina Prince at gprince@ccatcu.com. Applications are available until April 16, 2018. The Associate Director is required to attend certain meetings, learn about

the roles and responsibilities of a Director and attend community events supporting Coastal Community And Teachers Credit Union. For more details, please email Gina Prince or call 361/985-6810 ext 1122.



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knowthis?

All Credit Union offices will be closed as follows:

Memorial Day
Monday, May 28

Independence Day
Wednesday, July 4

Gracie Suarez, Financial Service Partner at our Northwest Office received the CCATCU Extra Mile award for the 4th 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.

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 - \$50.00, 10x10 - \$100.00.

SCHOLARSHIP Deadline Extended!

Friday, the 13th has long been considered the most unlucky day of the year. But for you, it's your lucky day! CCATCU has extended the deadline on the scholarship applications to Friday, April 13th. It's not too late to apply and it's sooo easy.

Don't miss your opportunity. Visit our [website](#) for a current application and qualifications.



Saving your money isn't always easy, especially when you don't have a lot to spare. After paying all your usual expenses, there may be very little "fun" money at the end of the month. When we do find ourselves with some extra cash, like a tax refund, many of us rush out to buy those shoes or that electronic gadget we've been eying for months instead of putting it into our savings.

Behavioral science has shown that humans are hard-wired to act on impulse and that it takes conscious thought to delay gratification. It's also much easier to focus on the present than our future.

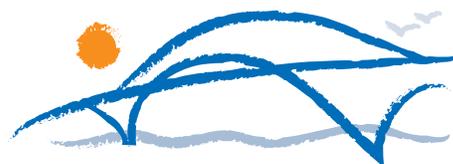
To help you save for your future, behavioral science suggests visualizing yourself as you might look when you're older. For instance, if you want to save for retirement, imagine yourself at age 67, living comfortably, maybe travelling the country or having the time and the means to do something you've always wanted to do. According to a study done in 2014, this technique works.

Another way to help you save for your future is by making it a habit. Start with small goals. For instance, commit to putting a certain amount, say \$10, into a savings account every week. If you have direct deposit, you might consider setting up an automatic transfer into your savings account every time your paycheck is deposited. Over time, you can gradually increase the amount by a dollar or two.

Teach Your Children How to Save

To help your children get into the savings habit, start by opening them a savings account at CCATCU. In celebration of Youth Month, during the month of April you can open a Kids Klub Account with as little as \$5 and we'll match the deposit up to \$10. Then encourage your child to make regular small deposits each week. If they keep this routine, they'll quickly see their savings grow.

This incentive refers to Kids Klub Accounts only and is limited to one incentive per Member.



THE LOAN THAT Fits Your Life.

Have a big event coming up in your life - maybe a wedding, quincenera or a big trip? The LifeAsset Builder loan was designed just for you. Get your loan now and build your savings account for the future. How it works is simple. The funds from the loan are secured in your CCATCU savings account. As you're paying back the loan, your savings account is earning interest and will be available to you once the LifeAsset Builder loan is paid in full. Don't wait for tomorrow. The time to prepare is now!

Your Life.
Your Needs.
Your Choice.



Organize your dream wedding with the right loan!

MobileDEPOSIT Questions and Answers

Is a special endorsement required? Yes, a special restrictive endorsement is required for any item deposited through Mobile Deposits. If this special endorsement is not used, the item may be rejected for deposit. For an example of a proper endorsement, visit our [website](#).

When are checks deposited? A check received before 5pm CST will be deposited the same day. Any item received after 5pm CST will be deposited the next business day.

Are my funds available immediately? Each deposit is verified by a CCATCU staff member during regular business days. Generally, CCATCU will use the normal Regulation CC holding periods. CCATCU reserves the right to extend holding periods under certain circumstances.

If there is a problem with my check, how will I know? CCATCU will notify you through mail or email no later than the day after we received the deposit.

Are there deposit maximums?

These amounts may be limited on a per member basis.

- Maximum Amount per Deposit: \$5,000
- Maximum Deposit Amount per Day: \$5,000
- Maximum Items per Day: 10

What checks ARE NOT eligible for deposit?

- Checks or items payable to another party other than you.
- Checks or items that have been altered.
- Checks or items previously converted to a substitute check, as defined by Regulation CC.
- Checks or items drawn on a foreign bank with a non-US routing number.
- Checks or items not payable in United States currency.
- Checks or items dated more than 6 months prior to the date of deposit.
- Checks or items prohibited by Coastal Community And Teachers Credit Union's current procedures.

Visit us online for a detailed list of answers to your questions..



13th Annual Community Event

It was another sensational year for our Annual Howdy Daze and Steppin Up & Out Fitness event held on Saturday, March 24th. Attendees enjoyed free food, pony rides petting zoo and so much more!

SPONSORS

- Antao & Associates
- Avon - Rosemary Cortez
- Blake & Associates
- Cantu Roofing
- CCRV
- Corporate America
- CU People
- Dolphin Debit
- Empire Furniture for Less
- GP Transport
- Grande
- Michael Morgan-State Farm
- Oasis Motor Co.
- Sage Environmental Tech
- Southern Security
- Southwest Business Corp.
- The Sisk Company, Inc.
- Titan

CONTRIBUTORS

- Skid-O-Kan



What's Your Number?

When it comes to borrowing money, a good credit score is what we all aspire to. A credit score ranges between 301-850. Every lender has their own structure set forth to determine what is considered a 'good' score. Over 720 is typically considered good and below 600 is considered bad.

There are lots of little things that affect your credit score and a low score could mean higher rates for you. We can help! As your financial solutions partner, CCATCU will look for ways to Raise your credit score, Lower your monthly payments and Eliminate high interest rate credit card balances so you can start getting the interest rates you deserve! Schedule an appointment today to have one of our CSA experts review your credit report with you. No credit, no problem. We can help you establish credit too!

COASTAL COMMUNITY AND TEACHERS CREDIT UNION

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Current Membership 35,172

Assets \$299,518,131

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
Drive-Thru:
Monday - Friday
8:00am - 6:00pm
Saturday
9:00am - 12:00pm

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

- Ken Combs
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- Dr. Tony C. Diaz
Vice Chairperson
- Javier Leal
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- Dr. Jose Cavazos
Secretary
- Dr. David Hinojosa
Parliamentarian
- Dr. Lynda De Leon
Angie Ramirez
- Dr. Michael Sandroussi
Judge Henry Santana

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- Mike Miller
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- Rosie Botello
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- Missy Garcia
Vice President Human Resources
- Paula Garza
Vice President Branch Operations
- Lisa Marroquin
Vice President Lending
- Leanne Mulholland
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