

DOLLARS & SENSE

COASTAL COMMUNITY AND TEACHERS CREDIT UNION

SUMMER 2018



Yes, We Can!

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Community

EMPLOYEE
of the Year!

Scholarship
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We Can Help.
Yes, We Can!

'Cancelled Over
\$250,000 in debt'

More Savings.
MORE POSSIBILITIES.



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Annual MEETING

2018-2019 OFFICERS

We had an overwhelming turnout at the 82nd Annual Meeting held on Tuesday, April 11th at the Corpus Christi Country Club. Members, Board and Staff were in attendance where they enjoyed Hors D'oeuvres and a chance to win \$1000 in cash prizes.

This year's Nominating Committee slate of candidates for the Board of Directors was, as approved - Ken Combs, Javier Leal and Henry Santana each elected for a 3 year term. Angie Ramirez elected for a 2 year term and Michael Sandroussi for a 1 year term.

The new 2018-2019 designated officers are as follows:

Ken Combs, Chairperson
Javier Leal, Treasurer
Dr. David Hinojosa, Parliamentarian
Angie Ramirez
Judge Henry Santana

Dr. Tony Diaz, Vice-Chairperson
Dr. Jose Cavazos, Secretary
Dr. Lynda De Leon
Dr. Michael Sandroussi

2018-2019 Board Members



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knowthis?

All Credit Union offices will be closed as follows:

Labor Day

Monday, September 3

Columbus Day

Monday, October 8

Lavonne Spears, Senior Trainer at our Trojan Office received the CCATCU Extra Mile award for the 1st Quarter 2018.

The preferred Partner program will begin again in August 2018. If you're interested in becoming a Preferred Partner, contact us by email at lvaldez@ccatcu.com.

EMPLOYEE OF THE YEAR



Evelyn Hernandez
Accounting Clerk

Evelin began working with CCATCU while still a Collegiate HS Student. She's a very hard worker. Adored and appreciated by her co-workers, she's a great asset to this Credit Union. Way to Go Evelin!

Thanks to the Community

As with our past events, this year's Annual Howdy Daze and our 2nd Annual Fitness Event were a big success. Without the support of the community and sponsors, the FOCUS Foundation would not be able to provide grants to schools and organizations within Nueces and the surrounding counties making it possible for our children to have the right tools to learn.

We'd like to Thank everyone who attended, participated and supported our event. Keep posted for information on next year's event.



Big Shout Out to...



- Antao & Associates
- Blake & Associates
- CCRV, LLC
- CU People Inc.
- Cantu Roofing
- Corporate America
- Dolphin Debit
- Empire Furniture
- GP Transport
- Grande Communications
- Michael Morgan - State Farm
- Oasis Motor
- SWBC
- Sage Enviro Tech
- Southern Security Co.
- The Sisk Company, Inc.
- Titan Support Systems, Inc.



[SCHOLARSHIP Recipients]

We are committed to the communities we serve. Nowhere is that more important to us than when working with the youth. We're proud to invest in the futures of our young members by awarding scholarships toward higher education.

Once again, We've continued our tradition and awarded \$1,000 scholarships to eight (8) outstanding students in pursuit of their dreams.

We wish them all the best of luck in the years to come.

Continue to visit our website for information on the 2019 scholarship application availability.



Congratulations to our 2018 Scholarship Recipients! From Left to Right: Danyelle Green, Jennifer Lugo-Fuentes, Kaitlyn Rosales, Steve Garza, Scholarship Committee Chairperson Dr. Jose Cavazos, Mikayla Mondragon, Brook Bishop, and Krystal Kulp. Shelby Rivera, not pictured.

We Can Help. Yes, We Can!

STCH Ministries Faith & Finances grateful for the help of CCATCU and Lavonne Spears.

"STCH Ministries (originally South Texas Children's Home) is a faith-based, nonprofit organization that has been caring of children and families since 1952. Through one of the nine STCH Ministries Faith and Finances teaches biblical principles of money management. Over the course of 12 weekly classes, families and individuals discover the basics such as what the Bible says about money, how to create a spending plan and how to save for emergencies. Participants of all ages learn how to break cycles of personal financial crisis and begin building the foundation for the future.

For the past two years, CCATCU helped STCH Ministries Faith & Finances by providing expertise in areas of debt reduction, training in raising credit scores, and creating savings plans. Lavonne Spears, Sales & Service Senior Trainer at CCATCU has been a gift to over 200 graduates of our Faith and Finances classes. Lavonne uses her over 25 years of experience in banking and training and has had a

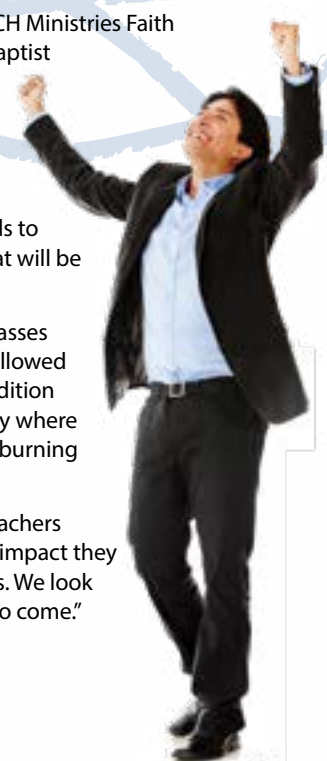
major impact on our ministries and the families we help with their finances.

Last year Lavonne and CCATCU helped STCH Ministries Faith & Finances at a new location at New Life Baptist Church. That class, our largest ever, started with 72 people. With Lavonne's help, we canceled over \$250,000 of debt in 12 weeks! Lavonne was quick to partner with other branches within CCATCU and offer participants additional support which leads to breakthroughs for many of the families that will be forever grateful.

In a more recent class, Lavonne came to classes and helped participants and specifically followed up with many in the class. We started a tradition of having a "burning of our debt" ceremony where students finished reducing their debt and burning copies of their debt.

We appreciate Coastal Community And Teachers Credit Union and Lavonne Spears and the impact they have had on our Faith and Finances classes. We look forward to many more successes in years to come."

Jimmy Rodriguez, STCH Ministries
Director of Jobs for Life| Faith & Finances



**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.



STCH Ministries Faith & Finances Group

If you'd like for CCATCU to partner with your group or business, simply contact us at 361/271-1003. We'll provide you and your Members or Employees with initial and ongoing support to help them attain financial success so they can start getting the rates they deserve!

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\$250,000 in debt'

COASTAL COMMUNITY AND TEACHERS CREDIT UNION

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Current Membership 35,563

Assets \$301,358,056

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

HOURS FOR ALL LOCATIONS

Lobby: Mon., Tues., Thurs., & Fri. 9:00am - 5:30pm
Wednesday 10:00am - 5:30pm
Drive-Thru: Monday-Friday 8:00am-6:00pm
Saturday 9:00am-12:00pm

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

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

Board of Directors

Ken Combs
Chairperson

Dr. Tony C. Diaz
Vice Chairperson

Javier Leal
Treasurer

Dr. Jose Cavazos
Secretary

Dr. David Hinojosa
Parliamentarian

Dr. Lynda De Leon

Angie Ramirez

Dr. Michael Sandroussi

Judge Henry Santana

Credit Union Management

Gina Prince, CCUE
President

Leanne Mulholland

Chief Operations Officer

Missy Garcia

Vice President Human Resources



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