

DOLLARS & SENSE

COASTAL COMMUNITY AND TEACHERS CREDIT UNION

WINTER 2017



Yes, We Can!

INSIDE

12th Annual
Steppin Up & Out

Financial Tool
Manage Your Money

Your Info. Your Rights.
Our Responsibility.

Email it. Text It
PayANYONE

Holiday Debt
Consolidation

Love My Credit
Union Rewards



facebook.com/ccatcu/timeline

Apply TODAY

CCATCU's scholarship program is designed to acknowledge outstanding students for their dedication to academic excellence throughout Nueces and the surrounding counties. We're proud to once again be awarding \$1000 scholarships to 8 lucky individuals for the 2018-2019 school year. Submit a completed application by the April 6, 2018 deadline and it could be YOU.

Don't miss out on your future!

To be eligible, you must have your own savings account with CCATCU and be in good standing. For more information and the application, visit our website.

ANNUAL MEETING Board Elections



We invite you to attend our 82nd Annual Meeting on Tuesday, April 10, 2018 at the Corpus Christi Country Club. Enjoy refreshments during the social hour from 6pm-7pm. The business meeting will begin promptly at 7pm. Door prizes will be awarded throughout the meeting. The CCATCU

Nominating Committee selected the following applicants for the Board of Director positions: Ken Combs, Javier Leal, Angie Ramirez, Judge Henry Santana and Dr. Michael Sandroussi.

For information on the nominees, please refer to your statement insert.



myccatcu.com

knowthis?

12th Annual Steppin Up & Out for Kids

All Credit Union offices will be closed as follows:

Martin Luther King Jr. Day
Monday, January 15

President's Day
Monday, February 19

Good Friday
Friday, March 30 (at noon)

Easter Observed
Saturday, March 31

Evelin Hernandez, Accounting Clerk at our Saratoga, Office received the CCATCU Extra Mile award for the 3rd Quarter 2017.

Don't forget...Web-24 and Call-24 are still available even if the offices are closed. To access Call-24, call 361-985-6339 or toll-free 888-571-2424. For Web-24, visit our website or use our mobile app. Not signed up for either service? Email us at fsp@ccatcu.com.

We're pleased to announce that our 12th Annual Steppin Up & Out for Kids Fitness event will be held on Saturday, March 24th at West Guth Park along with our Annual Howdy Daze event. Bring your family and friends and enjoy free food, pony rides, petting zoo, games and lots more!

Keep visiting our website for updated 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 myccatcu.com.

For Our
Children's
Ultimate Success

IMPORTANT Please read!

Effective January 20, 2018, electronic items will be processed daily. What does this affect...

- Electronic Debits and Credits
 - Checks You've Written
 - Loans Setup on Auto Pay/Transfer
 - Debit Card Transactions
- as well as other processes.

It's very important that you have the funds available in your account before initiating or authorizing any electronic transaction.



FINANCIAL TOOL

Manage Your Money

A better way to manage your money - Money Management will offer you a convenient, engaging, and complete experience integrated within our Internet Banking. You'll be able to:

- See all your accounts in one place, including those with other financial institutions.
- Track your budget so you can spend smarter.
- Create custom budget categories and personalize budget allocations.
- Set custom alerts to help keep you within budget.
- Establish savings, debt and retirement goals.
- Get a complete look at your net worth, debt and cash flow.

Everything you need to know about your finances, all in one secure location. Coming in March 2018!

More tools,
More benefits,
just for you!



Introducing Money Management - Coming Soon!

Your Info. Your Rights. Our Responsibility.

YOUR PRIVACY.

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 your 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.

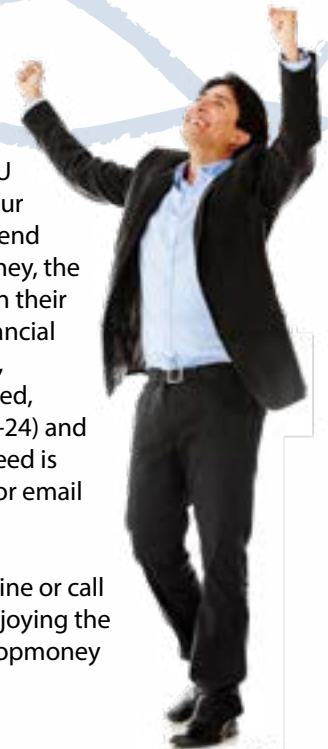
EMAIL IT. TEXT IT.

PayANYONE

Send money anywhere to anyone using popmoney.

In just a few clicks, you can send money directly from your CCATCU account to pay rent, send money to your kids away at college or simply pay a friend back for lunch. When you use popmoney, the recipient receives the money directly in their account saving them a trip to their financial institution. Best of all, no more checks, stamps, cash and it's FREE. To get started, simply log into Internet Banking (Web-24) and register for popmoney. Then all you need is the recipient's mobile phone number or email address. It's that easy!

Not signed up for Web-24? Visit us online or call us at 361-985-6810 so you can start enjoying the full features of Internet Banking and popmoney today!





Coastal Community And Teachers Credit Union Members Get Exclusive Discounts from Love My Credit Union Rewards

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- ♥ \$100 cash reward with every new line activated with Sprint! Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.*
- ♥ Save up to \$15 on TurboTax federal products!
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system. Call 844-703-0123 to activate this special offer.
- ♥ Get trusted protection at true savings with the TruStage Auto & Home Insurance Program.
- ♥ Shop and get cash back at over 1,500 online retailers with Love to Shop.

To find out more and learn about other valuable discounts, myccatcu.com or LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of CCATCU.

*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2018. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) may not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. 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. Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Holiday Debt Consolidation

The decorations are packed, the tree is down, the kids are back in school. Everything seems perfect until the bills start rolling in. Maybe it was a tough year and you spent more than usual on a credit card. Maybe you got a little carried away and didn't realize it until that thick envelope of charges arrived. Or, maybe you were already facing debt before the holidays and Christmas just added to it. Whatever your reason, we're here for you.

We can help you to consolidate your high interest rate credit card debt into one low monthly payment - one payment, with a low interest rate. This means smaller and more manageable payments and, with the money you're saving, start preparing for next year! Apply online at myccatcu.com

COASTAL COMMUNITY AND TEACHERS CREDIT UNION

myccatcu.com

Current Membership 35,012

Assets \$295,222,645

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
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

Mike Miller
Chief Financial Officer

Rosie Botello
Vice President Financial
Services

Missy Garcia
Vice President Human Resources

Paula Garza
Vice President Branch Operations

Lisa Marroquin
Vice President Lending

Leanne Mulholland
Vice President Risk Management



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