

DOLLARS & SENSE

COASTAL COMMUNITY AND TEACHERS CREDIT UNION

WINTER 2018



Yes, We Can!

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Apply TODAY

Our 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 10 lucky individuals for the 2019-2020 school year. Submit a completed application by the April 12, 2019 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 at myccatcu.com.

ANNUAL MEETING Board Elections



We invite you to attend our 82nd Annual Meeting on Tuesday, April 9, 2019 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: Jose Cavazos, Jr., Tony C. Diaz, and Michael Sandroussi.

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



myccatcu.com

knowthis?

All Credit Union offices will be closed as follows:

Martin Luther King Jr. Day
Monday, January 21

President's Day
Monday, February 18

Anthony Longoria, Financial Service Partner at our Saratoga Office received the CCATCU Extra Mile award for the 3rd Quarter 2018.

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 361-985-6810 and select 5. For Web-24, visit our website or use our mobile app. Not signed up for either service? Email us at fsp@ccatcu.com.

TAKE A BREAK FROM YOUR PAYMENT.

Sometimes life happens and despite good intentions, you need a little extra money to help get you through. We offer Skip-a-Pay for just these types of situations and it doesn't hurt your credit. For a small fee, you can take the money you'd normally use to pay your loan to help get you back on track. So relax...and skip your next payment.

Not available on all loans. Other restrictions may apply.

11th Annual Steppin Up & Out for Kids

We're pleased to announce that our 11th Annual Steppin Up & Out for Kids Fitness event will be held on Saturday, March 30th at West Guth Park along with our 16th 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



A FREE CHECKING in Tune with You.

If you love digital media, then this account is for you. With our RealTunes checking account, you can earn up to \$10 in refunds on iTunes or Amazon.com downloads every month. That's everything you love including music, tv shows, books, movies, games, apps and more! PLUS you can earn up to \$25 in nationwide ATM fee refunds and better yet, there's no minimum balance required to get all these great benefits! All you have to do is meet some simple monthly qualifications. These are things you probably already do. Things like, use your debit card, receive eStatements or log into internet banking. If you don't qualify one cycle, don't worry! There's no penalty AND you still have a free checking account.

Free and
easy to
qualify!

What are you waiting for...open your account today and receive an additional \$20 in iTunes or Amazon.com refunds!



A Checking Account That Really Rocks!

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' located on our website at myccatcu.com for detailed information and to the Opt Out Notice 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.

TAKE CONTROL WITH MobiMoney

You have a CCATCU debit card and you have a cell phone. Put them together and you get MobiMoney. The free mobile app that puts you in control of your debit card. With it, you can

- Set travel notes
- Easily activate and deactivate your card
- Receive instant alerts on your mobile device
- Set limits
- Monitor for fraud

Download the app from Google Play or Apple App Store.





Members Save Up to \$15 on TurboTax, the Tax Software That Has You Covered

This year, get your biggest possible tax refund – without leaving your living room. TurboTax, the #1 best-selling tax software, is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund. And, as a credit union member you can save up to \$15 on TurboTax this tax season. To access the member discount, click on the TurboTax web banner located on our credit union's website. Start today and save!

- Searches over 350 deductions. TurboTax finds every deduction and credit you qualify for, so you don't miss a thing.
- Get a head start on your taxes. Snap a photo of your W-2 or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.
- Expert review of your return. With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.

More Savings with Love My Credit Union Rewards!
In addition to the TurboTax discount, members have saved nearly \$2 billion on offers from these great partners:

- ♥ The Benefits of credit union membership will have you seeing dollar signs. Right now, credit unions members can get cash rewards for each new line you activate with Sprint®!
- ♥ 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

The more offers you take advantage of, the more you save. Visit www.lovemycreditunion.org to start saving today!



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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, you can start preparing for next year! Apply online at myccatcu.com today.

COASTAL COMMUNITY AND TEACHERS CREDIT UNION

myccatcu.com

Current Membership 34,895

Assets \$311,985,351

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 WITH EXCEPTION OF IBEW 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

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 NW Blvd.
Corpus Christi, TX 78410

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

IBEW 2301 Saratoga Blvd.
Corpus Christi, TX 78417
361-855-3136
LOBBY Monday - Friday 8:00am - 11:45am
1:00pm - 5:00pm

Board of Directors

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Vice Chairperson
Javier Leal
Treasurer

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Secretary

Dr. David Hinojosa
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Angie Ramirez

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Chief Financial Officer

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Vice President Risk Management



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