

# DOLLARS & SENSE

COASTLIFE CREDIT UNION

FALL 2022

*Learn. Grow. Succeed.*

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## BOARD OF DIRECTORS Call for Nominations

CoastLife Credit Union is currently seeking committed and passionate candidates for its Board of Directors. This is truly a unique opportunity for a leadership role as a voice for the CoastLife Credit Union membership.

Every year, there are three positions to be filled. If you're interested in having the Nominating Committee consider you as a candidate for one of these positions, please complete and submit an application by 5:30pm on December 9, 2022. Applications will be available at our Administrative Building located at 6810 Saratoga Blvd. beginning November 1 through December 9, 2022.



## ATTENTION Ghouls and Goblins

Enjoy some family Halloween fun at our 2nd annual Trunk or Treat at the Veterans Memorial High School parking lot on Saturday, October 15th from 3pm to 6pm. Come in costume or as you are and enjoy our Kids Korner, food trucks and lots of candy!

We still have room for sponsors wanting to register your vehicle for our event. Promote your business and interact with the community while helping raise money for the FOCUS Foundation. Email [Marketing@myCoastLifeCU.com](mailto:Marketing@myCoastLifeCU.com) for details.

# HOLIDAY RESOURCES - TO FIT YOUR NEEDS

## LIFESTYLE LOAN

A signature loan may be the perfect solution for you! Get a \$1,000 loan for 12 months with payments as low as \$88 per month. And, it'll be paid off by the next holiday season. [Apply Now!](#)

Other rates and terms available. Subject to credit approval.

## MASTERCARD CREDIT CARD

Use your CoastLife Credit Union Credit Card for your holiday shopping and earn Reward Points on all your purchases. Redeem your points for merchandise, gift cards and more - for yourself or use them as gifts for the next Holiday Season!

Don't have a CoastLife Credit Union Credit Card, [apply today!](#)

## REAL SAVERS SAVINGS ACCOUNT

Start planning for next year's Holiday shopping with our Real Savers Savings Account. Make deposits throughout the year and withdraw during the months of May and November without penalty. It all adds up to less stress and a more festive season.

[Check Out  
Our Rates!](#)



Shopping  
is Easy  
with  
CoastLife  
Credit Union!

## Start Your Holidays with a visit to CoastLife Credit Union

### HOME EQUITY LOAN

Looking to give yourself a little holiday gift - maybe a family vacation or a new patio. Consider borrowing against the equity in your home. A Home Equity Loan can be used for any expense including home upgrades or repairs, education and emergencies. With affordable rates and easy-to budget fixed monthly payments, a CLCU Home Equity Loan is a great option for your larger expenses.

Some limitations may apply. Rates subject to credit approval. CoastLife Credit Union is an Equal Housing Lender.

### SKIP-A-PAYMENT

Skip-a-Pay is a handy benefit you may not have known you had. If you're eligible, you can skip your next loan payment. There's no penalty and you can put a little extra cash in your pocket for your holiday shopping.

Some qualifications, limitations, and fees apply. Interest will continue to accrue. Loan payoff will be extended.

### CONSOLIDATION LOAN

Are your monthly payments eating away at your Holiday budget? Take charge of your debt with a Consolidation Loan. Combine all those high-interest rate credit card debt into a single, lower interest rate with an affordable monthly payment!

Some limitations may apply. Rates subject to qualifications.



On Oct. 20, 2022, credit union members around the world will celebrate International Credit Union Day®, an annual event to commemorate the credit union movement's impact and achievements. This year marks the 74th anniversary. In honor of this special day, CoastLife Credit Union invites its members and the entire community to join us at any of our 9 locations to meet our Staff and enjoy some refreshments as we celebrate.

Credit unions are not-for-profit financial cooperatives that provide an effective and viable alternative to for-profit financial institutions for more than 375 million members in 118 countries worldwide. More than 86,000 credit unions exist globally, providing a plethora of financial services for their members, recognized as a force for positive economic and social change.

Since 1948, International Credit Union Day has been celebrated annually on the third Thursday of October. Each year, the international event affords the opportunity to remember credit unions' proud history and promote awareness of and support for the credit union and financial cooperative difference.

There are still 1.4 billion people across the globe who are unbanked. Credit unions truly have the perfect business model to empower their financial future and that is a message we hope our entire global movement will celebrate and promote on Thursday, October 20.

## Cornhole Tournament

Our CoastLife Credit Union Young Professionals dedicate themselves to fundraising and group activities throughout the year. The Blessing Bag Project is their most ambitious community project, donating everyday hygiene products and essentials to organizations like the Mother Theresa Shelter.

The Cornhole Tournament helps them raise funds to continue their community efforts. A big shout out to all the Sponsors, Politics Spirits & Games, TLC Complete Care, and Volunteers who helped make their 2022 event so successful.

## Excuse OUR MESS.

You may have noticed some construction going on at many of our locations. We're in the middle of getting a 'makeover' to better serve your needs. During this process, there may be short intermittent interruptions. We understand the inconvenience and will continue to serve our members. Please bear with us.

## NOW OPEN Our New Portland Building

Our new Portland building, that was built to accommodate our growing membership, is now open and ready for your business. It features a new drive-thru for your convenience.

Keep visiting us on our [website](#) for announcements about our upcoming Grand Opening.

## Thank You CORNHOLE SPONSORS

- AG/CM
- Communities In Schools
- Deltra Systems, Inc.
- Harold Antao & Company LLC
- Integrated Builders Group (IBG)
- Navy Army Community CU
- Texas Bridge CU
- Velocity Solutions

# Know This?

- All Credit Union offices will be closed as follows:

## COLUMBUS DAY

Monday, October 10th

## VETERANS DAY

Friday, November 11th

## THANKSGIVING DAY

Thursday, November 24th

## CHRISTMAS EVE

Saturday, December 24th

## CHRISTMAS DAY

Monday, December 26th

- Lisa Zapata, Saratoga Branch Teller/FSP, and Alexis Garcia, Accounting Clerk, received the CoastLife Credit Union Extra Mile award for the 2nd Quarter 2022. Congratulations!
- 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.
- The annual MasterCard debit card fee will be assessed to your account in the amount of \$10.00 on Monday, October 25, 2022. If you have the Advantage Benefit Package, this fee is waived. Don't have the Advantage Benefit Package, email us for more info at [fsp@myCoastLifeCU.com](mailto:fsp@myCoastLifeCU.com).

# COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at:

CoastLife Credit Union  
6810 Saratoga Blvd.  
Corpus Christi, TX 78414  
(361)985-6810

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Website: [www.cud.texas.gov](http://www.cud.texas.gov).

## COASTLIFE CREDIT UNION

[CoastLifeCU.com](http://CoastLifeCU.com)

Current Membership 36,891      Assets \$486,242,500

Dollars & Sense is published quarterly for CLCU members.

### Administrative Office and Drive-Thru

6810 Saratoga Blvd., Corpus Christi, TX 78414 • 361-985-6810  
All branch locations may be reached at 361-985-6810.

Drive-Thru: Monday-Friday 8:00am - 6:00pm  
Saturday 9:00am-1:00pm

### LOBBY HOURS FOR ALL LOCATIONS WITH EXCEPTION OF IBEW

Mon., Tues., Thurs., & Fri. 9:00am - 5:30pm  
Wednesday 10:00am - 5:30pm  
Saturday 9:00am - 1:00pm

**SARATOGA**  
6818 Saratoga Blvd.  
Corpus Christi, TX  
78414

Drive-Thru (Admin Bldg)

**WEBER**  
4060 Weber Rd.  
Corpus Christi, TX  
78411

Drive-Thru

**TROJAN**  
1909 Trojan Dr.  
Corpus Christi, TX  
78416

Drive-Thru

**DOWNTOWN 5TH ST.**  
1601 5th Street  
Corpus Christi, TX  
78404  
361-814-3463

Drive-Thru

**CALALLEN**  
14001 NW Blvd.  
Corpus Christi, TX  
78410

Drive-Thru

**PORTLAND**  
704 Buddy Ganem Dr.  
Portland, TX  
78374

Drive-Thru

**KINGSVILLE**  
1209 W King Ave.  
Kingsville, TX  
78363  
361-592-5148

Drive-Thru

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

**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

Dr. Michael Sandroussi  
Chairperson

Dr. Lynda DeLeon  
Vice Chairperson

Javier Leal  
Treasurer

Angie Ramirez  
Secretary

Ken Combs

Dr. Jose Cavazos

Jesse Gatewood

Kathryn Ortiz

Judge Henry Santana

### CREDIT UNION MANAGEMENT

Gina Prince, CCUE  
President/CEO

Evelin Hernandez  
Chief Financial Officer

Kari Kelley  
Chief Operations Officer

Sam Longoria  
Chief Lending Officer

Missy Garcia  
Vice President/Human Resources

Tobi Ilesanmi  
Vice President/Risk Management

Eric Jaramillo  
Vice President/Marketing



Federally  
Insured by  
NCUA