

DOLLAR *and* SENSE



FALL 2024
COASTLIFE CREDIT UNION



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Know This?



BOARD OF DIRECTORS Call for Nominations

CoastLife Credit Union is now accepting applications from dedicated and enthusiastic individuals to serve on its Board of Directors. This is a unique opportunity to take on a leadership role and represent the voice of CoastLife Credit Union's membership.

Each year, three board positions are available. If you would like to be considered by the Nominating Committee for one of these positions, please submit your application by 5:30 p.m. on December 13, 2024. Applications can be requested by emailing Gina Moreno at Gina.Moreno@MyCoastLifeCU.com from November 4 through December 13, 2024.

Beware of Bitcoin Scam Calls

CoastLife Credit Union is aware of reports of scammers posing as city or government officials, instructing people to purchase Bitcoin for supposed fines or legal actions.

These scammers may try to create a sense of urgency or fear, claiming there are fines, legal actions, or urgent bills that must be paid immediately. Often, they will insist that Bitcoin is the only acceptable method of payment, using this pressure to trick you into complying. No legitimate government agency will ever request payment through cryptocurrency.

If you receive such a call, hang up immediately and report it to local authorities or the Federal Trade Commission. Always verify any requests by contacting the agency directly using official contact info. Stay alert and protect your financial information. If you have concerns, reach out to us—we're here to help!

MOVING MONEY MADE EASY

Make Fast and Secure Payments with Zelle®!

Did you know that Zelle® is available through our Online Banking and Mobile App? It's a convenient way to send and receive money quickly, whether you're splitting a bill, paying a friend back, or sending funds for a special occasion. If you're not using Zelle® yet, now's a great time to take advantage of this easy-to-use service.

Why Use Zelle®?

- **Instant Transfers:** Send money to anyone with a U.S. bank account in minutes.
- **Easy Access:** No need to download an extra app—just log in to your Online Banking or Mobile App to get started.
- **Secure and Reliable:** Zelle®

Getting Started

1. **Log in** to your Online Banking or Mobile App.
2. **Navigate to Zelle®** under the payments or transfers section.
3. **Register** with your email address or mobile number, and you're all set to send money quickly and securely.

With Zelle®, it's easier than ever to manage your money and stay connected. Whether it's for rent, a gift, or splitting dinner, Zelle® is here to help you stay on top of your finances.

For more information on how to use Zelle®, visit our website or give us a call. We're happy to help you get started!

Simplify Your Banking with External Transfers

Did you know you can easily transfer money between your accounts at other financial institutions and your CoastLife Credit Union accounts? Our External Transfer feature, available through Online Banking, allows you to move funds seamlessly, whether you're consolidating savings or managing everyday expenses.

Why Use External Transfers?

With External Transfers, you can move money between your CoastLife accounts and your accounts at other financial institutions with just a few clicks. Manage your finances across multiple institutions all from one secure Online Banking platform. Schedule one-time or recurring transfers to ensure your money is always where you need it, when you need it. Skip the hassle of writing checks or visiting a branch – transfer funds directly from your home or on the go.

This service makes it simple to keep all your finances connected. Plus, it's available 24/7 through our secure Online Banking system.

If you have any questions or need assistance setting up External Transfers, reach out to us at 361-985-6810. We're here to help make managing your finances as easy as possible!

EXTERNAL TRANSFERS COMING SOON TO OUR MOBILE APP!

NOTICES TO MEMBERS

IBEW BRANCH CLOSURE NOTICE

Pursuant to the Administrative Code 91.5005, CLCU is required to notify the membership when an office is permanently being closed. Effective December 13, 2024, the IBEW Branch Office located at 2301 Saratoga Blvd., Corpus Christi, Texas will be closed. CLCU Management, after careful consideration and a comprehensive analysis, determined this was in the best interest of the Credit Union. A thorough strategy is in place and will be executed over the next several months. If you have any questions, please do not hesitate to contact the COO, Kari Kelley at Kari.Kelley@MyCoastLifeCU.com or 361-271-1002.

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 through one of the means indicated below:

In Person or US Mail: 914 East Anderson Ln, Austin, Tx 78752-1699
Telephone Number: (512) 837-9236 • Facsimile Number: (512) 832-0278
email: [complaints@cud.texas.gov](mailto:complaints@ cud.texas.gov) • Website: www.cud.texas.gov.

IN THE COMMUNITY



International Credit Union Day

On October 17, 2024, 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 76th anniversary of this annual event, which will be celebrated under the theme of "One World Through Cooperative Finance". In honor of this special day, CoastLife Credit Union invites its members and the entire community to any of our locations to meet the Staff and light refreshments.

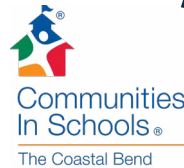
Credit unions are not-for-profit financial cooperatives that provide an effective and viable alternative to for-profit financial institutions for more than 403 million members in 98 countries worldwide. More than 82,000 credit unions exist globally, providing a plethora of financial services for their 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.

Young Professionals' Cornhole Tournament

On September 21st, CoastLife Credit Union's Young Professionals hosted a lively cornhole tournament at Mesquite St. Pizza, and it was a fantastic success! With lots of teams participating, the evening was filled with friendly competition, laughter, and great camaraderie. Everyone had a blast, and it was wonderful to see so many members, staff and friends come together for a fun night.

A big thank you to our generous sponsors who helped make this event possible. Your support is always appreciated and contributed to making the tournament a memorable one!



Corpus Christi Postal



KNOW THIS?

All Credit Union branches will be closed for the following holidays:

- **COLUMBUS DAY**
Mon., October 14th
- **VETERANS DAY**
Mon., November 11th
- **THANKSGIVING DAY**
Thurs., November 28th
- **CHRISTMAS DAY**
Wed., December 25th

2nd Quarter Extra Mile Awards

Lisa Cantera, Trojan Financial Service Partner and Deanne Escamilla, Payments Specialist received the CoastLife Credit Union Extra Mile award for the 2nd Quarter 2024.

Annual Debit Card Fee

The \$10.00 annual fee for your MasterCard debit card will be charged to your account during October, 2024. However, if you're enrolled in the Advantage Benefit Package, this fee will be waived. Interested in learning more about the Advantage Benefit Package? Email us at fsp@MyCoastLife-CU.com for details.

Documents Available

Credit Union documents are available upon request. Members are entitled to review or receive a copy of our most recent version of the following documents:

- Balance sheet and income statement
- Annual audit summary
- IRS Form 990
- credit union bylaws

To submit a request, please call 361-985-6810 or send a written request to:

CoastLife Credit Union
ATTN: Executive Secretary
6810 Saratoga Blvd.
Corpus Christi, TX 78414

Branch Locations

Saratoga
6818 Saratoga Blvd.
Corpus Christi, TX
78414

Weber
4060 Weber Rd.
Corpus Christi, TX
78411

Downtown 5th St.
1601 5th Street
Corpus Christi, TX
78404

Trojan
1909 Trojan Dr.
Corpus Christi, TX
78416

Calallen
14001 NW Blvd.
Corpus Christi, TX
78410

Alice (No Drive-Thru)
2310 E. Main St.
Alice, TX 78332

Portland
704 Buddy Ganem Dr.
Portland, TX 78374

Kingsville
1209 W. King Ave.
Kingsville, TX
78363

IBEW (No Drive-Thru)
2301 Saratoga Blvd.
Corpus Christi, TX
78417

LOBBY Mon-Fri:
8:00am - 11:45am
1:00pm - 5:00pm

Hours Of Operation

Administration Office, Drive-Thru & ATM
6810 Saratoga Blvd.
Corpus Christi, TX 78414

All branch locations may be reached at
361-985-6810

Drive-Thru
Mon - Fri: 8:00am-6:00pm
Sat: 9:00am-1:00pm

Lobby Hours for ALL locations (Except IBEW)
Mon|Tue|Thur|Fri: 9:00am -5:30pm
Wed: 10:00am -5:30pm
Sat: 9:00am -1:00pm

Current Membership 37,155

Assets \$493,565,316 as of 08/31/24

Board Of Directors

Dr. Michael Sandroussi | Chairperson
Dr. Lynda Deleon | Vice Chairperson
Javier Leal

Jesse Gatewood | Treasurer
Angie Ramirez | Secretary
Kathryn Ortiz

Dr. Jose Cavazos
Ken Combs
Judge Henry Santana

Credit Union Management

Gina Prince, CCUE | President/CEO
Evelin Hernandez | Chief Financial Officer
Missy Garcia | Vice President/ Human Resources
Eric Jaramillo | Vice President/ Marketing

Kari Kelley | Chief Operations Officer
Sam Longoria | Chief Lending Officer

Dollars & Sense is published quarterly for CLCU members.



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