

DOLLARS & SENSE

COASTLIFE CREDIT UNION

SPRING 2023

Learn. Grow. Succeed.

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With All The Perks

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Safe With Us!



HIGH YIELD Certificate of Deposit

Looking for an investment that's safe and dependable. Grow your money with our 24-month CD starting with as little as \$1,000 and lock in your rate at

4.75% APY!

APY=Annual Percentage Yield. Rates accurate as of January 19, 2023. Min. \$1,000 required. Rates subject to change.

Withdrawals may reduce earnings and may be subject to fees. Other limitations and/or restrictions may apply.



2023 Kidz Fest

New Name. New Venue.

CoastLife Credit Union's Kidz Fest (previously Howdy Daze) is fast approaching. Mark your calendars and join us for games,



Visit us [online](#) for sponsorship opportunities.

inflatables, obstacle course, pony rides, petting zoo, food trucks, Dinos Alive, and more! This is a free event to attend and is open to the community. It will be held on Sunday, April 30th from 12pm to 3pm at Tuloso Midway's High School. Bring your family! Bring your friends!

CREDIT CARDS

With All The Perks!

Three products that make your spending worthwhile.

Choose a low rate - intro rate, flexible rewards or max cash back.

MASTERCARD PLATINUM

Enjoy the everyday convenience of a credit card while saving on interest with an extended low introductory rate. Great for large expenses.

- Save on interest with a great low introductory rate for an extended time
- Pay down your higher-rate credit card balances faster
- Use for large purchases, unexpected expenses or last-minute necessities

Reward Yourself with a Better Credit Card.
APPLY TODAY!



Choose the Card That's Right for You.

MASTERCARD EVERYDAY REWARDS+

Earn more on frequent spend.

- Earn up to 4X points on everyday purchases
- 4X points on dining, takeout & food delivery
- 2X points at grocery stores, grocery delivery, streaming services, gas and electric vehicle charging stations
- 1X points on all other eligible purchases
- Earn 15,000 bonus points (a \$150 value) when you spend \$500 within the first 90 days
- No caps or limits on the number of points you can earn
- Redeem points for your choice of cash back, gift cards, merchandise and travel

MASTERCARD MAX CASH PREFERRED

Power to choose and earn.

- 5% cash back on two categories you choose – first combined \$2,000 spent each quarter
- 2% unlimited cash back on one everyday category of your choice
- 1% unlimited cash back on all other eligible purchases
- \$150 bonus awarded after you spend \$500 within the first 90 days of account opening
- Redeem cash back as a statement credit, rewards card or as a deposit to a qualifying account

For terms and conditions, [visit us online.](#)

UNLEASH



the Power of Saving at Your Credit Union™

CoastLife Credit Union is celebrating National Credit Union Youth month in April. This year's theme is "Unleash the Power of Saving at Your Credit Union™." Together with credit unions around the country, our goal is to help teach and encourage kids to develop smart money habits that will benefit them for life.

To celebrate and help power up savings, we will be matching deposits up to \$10 on all youth savings accounts (ages 0-18) during the month of April.* Plus we will waive the \$5 membership fee on new accounts. Start your child on the road to financial success!

*Incentive refers to Kids Klub or Teen Savings Accounts (through age 18) only. Incentive is limited to one per member/SSN.

Got a Minute?

CoastLife Credit Union is in the process of updating accountholder information. You may notice this the next time you call or stop by one of our locations. Keeping your contact information updated ensures that you will continue to receive important notices and alerts about your accounts with CoastLife. Help us better serve you by verifying your account information.

Please DO NOT provide personal information through public email that could possibly compromise your identity.

What Our Members Say

About Us!

Check out some of our online reviews.

'Very amazing experience here at the Saratoga location. I came in very skeptical as to what I needed to do in order to apply for an auto loan and credit card. Amanda was very informative on the processes, interest rates, and the options that would best suit my needs!'

V. Rodriguez

'Christina at the Alice branch is amazing! So much kindness every single time I go in there.'

V. Garcia

'Kim was so knowledgeable and went out of her way to make sure my loan was something I could do and made sure I was happy. She was so remarkable. I recommend her and CoastLife for your banking needs.'

B. Hinojosa

Still Accepting Scholarship Apps!

Haven't applied for our Scholarships yet? You still have time. The deadline has been extended to 5pm on April 14th.

Annual Meeting Don't Miss Out!

Join us for our 87th Annual Meeting on April 11th at 6pm at the Mansion Royal. Light hor d'oeuvres will be served and cash prizes awarded.

Know This?

- All Credit Union offices will be closed as follows:

MEMORIAL DAY

Monday, May 29th

JUNETEENTH

Monday, June 19th

INDEPENDENCE DAY

Tuesday, July 4th

- Heather Green, Saratoga Financial Service Processor, and Eduardo Sanchez, Saratoga Financial Service Partner, received the CoastLife Credit Union Extra Mile award for the 4th 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. Requests should be submitted to: CoastLife Credit Union, 6810 Saratoga Blvd., Corpus Christi, TX 78414.
- If you have a Safe Deposit Box with us, your annual fee will be deducted from your designated account on May 15, 2023.
- We are required to remit unclaimed property to the State of Texas yearly. If you've not had any transactional activity or contact with us in the past 3 years, you may be receiving a letter. To keep your account from being sent to the state, simply sign the letter and return it or give us a call at 361-985-6810.

Your Funds Are Safe With Us!

Recent news of bank failures may have caused you concern about your deposits. We feel it's important for you to know that CoastLife Credit Union is safe, sound, and secure and your deposits are protected by NCUA and backed by the full faith and credit of the U.S. Government. Deposits are insured up to at least \$250,000 per depositor. Account ownership can determine your insurance coverage, so if you have deposits over \$250,000, we are happy to discuss how we can help you to maximize coverage. Please reach out to us at 361-985-6810 or by [email](mailto:info@coastlifecu.com).

NOTICE OF FEE CHANGES

EFFECTIVE MAY 1, 2023

Visit us online at mycoastlifecu.com.

COASTLIFE CREDIT UNION

CoastLifeCU.com

Current Membership 37,521 Assets \$496,259,771

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

CALLEN
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

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Vice Chairperson

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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