

# DOLLAR\$ *and* SENSE

SUMMER 2024  
COASTLIFE CREDIT UNION



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## Know This?



## Don't Be Tricked Into Disclosing Personal Information

In today's world, staying vigilant against scams is more important than ever. Scammers use sophisticated ways to deceive individuals into revealing personal info, which can lead to identity theft, financial loss, and other serious consequences. Here are some tips:

- 1. Verify Sources:** Be cautious of unsolicited emails, messages, or phone calls asking for personal information. Verify the authenticity of the request through official channels before responding.
- 2. Use Strong Passwords:** Create strong, unique passwords for your accounts and change them regularly. Avoid using easily guessable information such as birthdays or names.
- 3. Beware of Phishing:** Phishing scams often mimic trusted entities like banks or government agencies. Verify the legitimacy of links before clicking, and don't enter sensitive information on unfamiliar websites.
- 4. Secure Your Devices:** Keep your computer and mobile devices secure with up-to-date antivirus software and firewalls. Avoid connecting to public Wi-Fi networks for sensitive transactions.
- 5. Educate Yourself and Others:** Stay informed about the latest scam tactics and educate friends and family members about how to recognize and avoid them.
- 6. Monitor Your Accounts:** Regularly review bank statements, credit reports, and online accounts for unauthorized transactions or suspicious activity.

By remaining vigilant and implementing these practices, you can reduce the risk of falling victim to scams and protect your personal information. Remember, it's always better to be cautious than to regret disclosing sensitive details later.

# LIMITED TIME PROMOTIONS

## Grow Your Savings

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Are you looking for a safe and reliable way to grow your savings? Look no further! We are thrilled to offer a 6-month Certificate of Deposit (CD) with an impressive 5.25% Annual Percentage Yield (APY).

### Why Choose Our 6-Month CD?

- **High Yield:** With a 5.25% APY, our 6-month CD offers one of the most competitive rates in the market, allowing you to maximize your earnings in a short period.
- **Short-Term Commitment:** Enjoy significant returns without locking up your funds for a long time. Our 6-month CD is perfect for those looking for both high yield and liquidity.
- **Safe and Secure:** Your investment is NCUA insured, ensuring your money is protected up to the maximum allowable limit.

### Benefits of a Certificate of Deposit

- **Guaranteed Returns:** Unlike stocks or mutual funds, CDs offer a fixed interest rate, providing you with guaranteed returns.
- **Low Risk:** CDs are a low-risk investment, making them ideal for conservative savers looking to preserve their capital while earning interest.

### Example of Your Earnings

If you invest \$10,000 in our 6-month CD at 5.25% APY, at the end of the term, you would earn approximately \$262.50 in interest. That's a substantial return on a short-term investment!

## Take a Break from Your Loan Payment

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Life can be unpredictable, and sometimes you just need a little financial breathing room. That's why we're excited to offer our special Skip-A-Payment, now easier to qualify than ever before!

### What's New?

For a limited time, you only need to have made 3 months of previous payments instead of the usual 6 to qualify for our Skip-A-Payment program. This means you can take advantage of this offer sooner and manage your finances with more flexibility.

### Benefits of Skipping a Payment

- **Immediate Financial Relief:** Free up cash for immediate needs without the worry of missing a payment.
- **Flexibility:** Use the extra funds for any purpose, whether it's an emergency expense, a special purchase, or just a cushion for peace of mind.
- **No Impact on Credit:** Maintain your credit score and loan standing while enjoying the benefits of skipping a payment.

### How to Qualify

1. **3 Months of Payments:** Ensure you have made at least 3 consecutive monthly payments on your loan.
2. **Good Standing:** Your loan should be in good standing.
3. **Apply:** Complete a quick form online or come in to one of our locations.

## Unlock Your Home's Potential

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Need to make some home improvements, consolidate debt, or fund a major purchase? There has never been a better time to unlock the potential of the equity in your home! For a limited time, we're offering an exclusive Home Equity Loan promotion featuring incredible savings and competitive rates.

### Promo Highlights

#### Half off Origination Fee:

Save on upfront costs with a 50% discount on the origination fee. This limited-time offer significantly reduces the initial expense, making it more affordable for you to tap into your home's equity.

#### Competitive Rates:

Enjoy rates as low as 5.75% APR. A low rate ensures that your monthly payments are manageable, making it easier to achieve your financial goals.

# IN THE COMMUNITY

## Annual Meeting Recap

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Thank you to all our members who joined us for the Credit Union's Annual Meeting. We had a fantastic turnout and are grateful for the active participation and engagement from our community. Here are the highlights and key takeaways from the meeting:

### Special Announcements

**2024-25 Board of Directors:** We are pleased to announce the following members have been elected to serve on the Board for a 3 year term..

- Ken Combs
- Javier Leal
- Judge Henry Santana

These Board Members will join our existing Board in guiding the strategic direction of our credit union and ensuring we continue to meet and exceed our members' needs.

### Employee of the Year:



The highlight of our meeting was the announcement of our Employee of the Year. Victoria Ortiz has been a part of our Credit Union family for over 2 years, consistently going above and beyond in her role as Payments Division Specialist and now as the Payments Department Supervisor. The exceptional work ethic, positive attitude, and innovate approach has made a significant impact on both her teams and our members.

We extend a heartfelt congratulations to Victoria for this well-deserved honor!

## 2024 Scholarship Recipients

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From left to right: Emily R. Martinez, Amelia D. Perez, Madison M. Johnson, Jiselle A. Delgado, Clariza R. Moreno, Emily P. Lopez, Monica Lozano-Chavez,. Marley J. Bryant. Not pictured: Sierra D. Gonzalez, Nadia R. Moralez, and Josie L. Valdez.

We're delighted to announce the recipients of our 2024 Scholarship Awards! Each year, we are proud to support the educational dreams and ambitions of our young members by providing scholarships to outstanding students. This year, we had an exceptional pool of applicants, and we are excited to recognize the achievements of these talented individuals.

## A Day of Fun and Laughter

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We had an incredible time at this year's Annual Kidz Fest. The festival brought together families, friends, and community members for a day filled with fun, laughter, and great memories!

Our Annual Kidz Fest is one of the highlights of the year, and it's always wonderful to see so many happy faces. This event reflects our commitment to the community and the FOCUS Foundation.



# KNOW THIS?

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

- **INDEPENDENCE DAY**  
Thursday, July 4th
- **LABOR DAY**  
Monday, September 2nd
- **COLUMBUS DAY**  
Monday, October 14th

## 1st Quarter Extra Mile Awards:

Linda Muguerza, Kingsville Financial Service Partner and JoAnn Arratia, Accounting Clerk received the CoastLife Credit Union Extra Mile award for the 1st Quarter 2024.

## Unlock your Superpowers

We love to make saving fun, especially for our youngest members! Right now, kids who open a new savings account with us will receive free Super Hero swag to kickstart their savings journey.

## Why Open a Kids Savings Account?

- **Financial Education:** Teaching children the importance of saving early sets them up for a lifetime of financial responsibility and independence.
- **Fun and Engagement:** Our superhero-themed swag makes saving exciting and encourages kids to develop positive financial habits from a young age.
- **Safe and Secure:** Rest assured, our savings accounts are designed with young savers in mind, offering security and growth for their future.

## 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 37,172**

**Assets \$499,580,063 as of 05/31/24**

## 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

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