

DOLLARS & SENSE

COASTLIFE CREDIT UNION

WINTER 2022

Learn. Grow. Succeed.

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YOU'RE INVITED

87th Annual Meeting Notice

Mark your calendar and join us for our 87th Annual Meeting to be held on Tuesday, April 11th at 6pm at the Mansion Royal located at 8001 SPID, Corpus Christi, TX. Light hor d'ouevres will be served and cash prizes will be awarded.



The Nominating Committee selected the following applicants for the Board of Director open positions:

- Dr. Lynda DeLeon
- Angie Ramirez
- Jesse Gatewood

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

NOW AVAILABLE

Scholarship Apps

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 be awarding \$1,500 scholarships to 10 deserving individuals for the 2023-24 school year. Applications will be available beginning January 3rd. Submit a completed application by the deadline and YOU could be one of the lucky recipients! To be eligible, you must have your own savings account with CoastLife Credit Union and be in good standing. For more information and the application, visit our [website](#).

PROTECT YOURSELF - KNOW THE SCAMS

The holidays are over but, unfortunately, scammers don't take breaks. Here are a few of the different scams to be aware of to protect yourself, your data and your identity.

EMAIL PHISHING

This is the most common form of phishing. This type of attack uses phony hyperlinks to lure email recipients into sharing their personal information. They often appear to be from a genuine organization. Always check the email address of a message that asks you to click a link or download an attachment.

SPEAR PHISHING

Speare phishing targets specific individuals. Criminals will already have some or all of the information about the victim. These attacks are highly customized, making them particularly effective.

WHALING

These scammers often conduct considerable research into their targets, often aimed at senior executives. If you have a lot to lose, whaling attackers have a lot to gain.

Know the Signs!



Knowledge is Power. Don't Become a Victim.

SMISHING

Smishing involves sending text messages disguised as trustworthy communications from businesses like Amazon or FedEx. People are particularly vulnerable to SMS scams, as text messages come across as more personal.

VISHING

In vishing, attackers in fraudulent call centers purporting to be from reputable companies attempt to trick people into providing sensitive information over the phone such as bank account details or credit card numbers.

IT MAY BE A SCAM IF:

- If it seems too good to be true.
- Someone you don't know contacts you out of the blue.
- You suspect you're not dealing with a real company.
- You're pressured into acting 'right away'.
- You've been asked to divulge sensitive information such as personal information, passwords or PINs.
- It requires upfront investment - even for a 'free' prize.
- It doesn't have the look or feel of a real business.

WAYS TO PROTECT YOURSELF

- Use security software on your computer.
- Set your cell phone to update automatically that could include critical protection.
- Use multi-factor authentications on your accounts.
- Use strong passwords.

Exclusive Member Discounts - JUST FOR YOU!

We love having you as one of our valued members, which is why we're bringing you special discounts on tax prep services that will help you ace tax season.

TurboTax – Hand off your taxes, get some help from experts or file on your own -- with TurboTax, you can count on getting your maximum refund, guaranteed. Enjoy up to \$15 off – the discount will automatically be applied when you sign up or log in to your TurboTax account using the link provided. [Get started with TurboTax today!](#)

H&R Block – Get expert tax help from H&R Block professionals who can prepare your taxes in person, with or without the office visit. New clients save \$25 in-office tax prep services and returning clients of H&R Block get the Tax Identity Shield® add-on for FREE (\$35 value). [Get your H&R Block coupon now and save!](#)

Visit <https://taxservices.lovemycreditunion.org> for offer details and disclaimers.

A New Way to Earn Rewards

Double your CoastLife Credit Union Debit Card rewards by signing up for the additional [rewards program](#) today. Then, use your CoastLife Credit Union Debit Card for your everyday purchases. As you continue to use your card, you'll keep earning points. Shop major retailers* and earn up to 50 times more reward points! When you're ready to redeem your points for a FREE reward, just sign in to your www.CoastLifeRewards.com account and check your point balance.

Don't miss out! You must [register](#) in order to begin earning your rewards.

*Reward Points vary by retailer.

Howdy Daze

We're gearing up for our 2023 Howdy Daze event. The location will change but the fun remains the same - games, prizes, rides, dinosaurs and lots more!

Keep visiting our website for updates on our 2023 Howdy Daze.

NEW YEAR NEW GOALS

Did you accumulate high interest rate credit card debt during the holidays? Credit card debt can accrue large amounts of interest over time. A debt consolidation loan can simplify your finances into one monthly payment, help you pay down your debt faster, and save you money with lower interest rate options.

So make this your new year's resolution. [Apply today!](#)

Roll On Over NEW - IRA CD

Build your retirement savings in a safe product with a competitive, guaranteed fixed interest rate of up to 3.82% APY for 24 months. If you want your money to earn more than a traditional savings, but are wary of investment risks, an IRA Certificate may be the right choice for you!

APY=Annual Percentage Yield. Minimum \$100,000 required to qualify for 3.82% APY. Minimum \$25,000 required to qualify for 3.45% APY. This is a fixed rate, auto-renew (at current market rate) CD. Not for Roth IRA funds. Early withdrawal penalties apply.

Know This?

- All Credit Union offices will be closed as follows:

MLK JR. DAY

Monday, January 16th

PRESIDENTS DAY

Monday, February 20th

- Abbaggle Lopez, Downtown 5th Street Branch Representative, and Justin Metting, Core Administrator, received the CoastLife Credit Union Extra Mile award for the 3rd Quarter 2022. Congratulations!
- Don't forget...Web-24 and Call-24 are still available even if the offices are closed. To access Call-24, call 361-985-6810 and select 1. For Web24, visit our website or use our mobile app. Not signed up for either service? Email fsp@mycoastlifecuu.com.
- Not only will CoastLife Credit Union keep your accounts safe, we can keep your valuables and important documents safe for only pennies a day! Store those items that are difficult or impossible to replace such as stocks and bonds, titles, contracts, marriage certificates, jewelry, or even photos. Keep them protected and available when you want them. Safe Deposit Boxes are available at our Saratoga and Northwest locations. 3x5 - \$15.00/yr 3x10 - \$30.00/yr 5x10 - \$50.00/yr 10x10 - \$100.00/yr

Your Chance to Win \$1,500!

The FOCUS (For Our Children's Ultimate Success) Foundation is a 501(c)3 non-profit organization that offers grants to schools and organizations that assist the youth with school supplies, educational technology, after school or educational programs, and more. All of this is possible due to the generous donations from individuals such as yourself.

The Foundation is in need of your support once again. For only a \$5 donation, you can have a chance to win some great [prizes](#) - including a grand prize of \$1,500 CASH! The best part of all is, you don't even have to leave the comfort of your home. Simply [click here](#) to support a great cause. The January 31, 2023 deadline is fast approaching, so act now!

COASTLIFE CREDIT UNION

CoastLifeCU.com

Current Membership 37,240 Assets \$494,338,106

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

Dr. Jose Cavazos

Ken Combs

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



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