

DOLLAR *and* SENSE



WINTER 2024
COASTLIFE CREDIT UNION



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JOIN US FOR OUR 89th Annual Meeting!

Save the Date! Join us for our 89th Annual Meeting on Tuesday, April 8th, at the Mansion Royale located at 8001 SPID. Don't miss your chance to win cash prizes!

Doors open at 6 PM for Social Hour featuring light hors d'oeuvres. The meeting will begin promptly at 7 PM.

The Nominating Committee has nominated the following candidates for the Board of Directors:

- Lisa Bitoni
- Kathryn Ortiz
- Dr. Michael Sandroussi

For additional details about the nominees, please refer to the insert included with your December statement.

Empowering Future Leaders: 2025 Scholarship Opportunities

We're dedicated to supporting the next generation of leaders through our scholarship program. This initiative recognizes exceptional students for their commitment to academic excellence in Nueces and surrounding counties.

We're excited to again award \$1,500 scholarships to ten deserving students for the 2025 school year.

Applications will be available online starting Jan. 2nd. Complete and submit it by the deadline for a chance to be one of the recipients!

For the app and details, visit our [website](#).

A NEW YEAR...NEW GOALS

Consolidate High-Interest Debt with CoastLife Credit Union

The holiday season is a time for joy, celebration, and often, spending. From gifts to travel and festive gatherings, expenses can add up quickly, leaving many with high-interest debt once the season ends. If you're feeling the weight of holiday debt, CoastLife Credit Union is here to help you start the new year on a strong financial footing with a consolidation loan.

Why Consolidate Your Debt?

Holiday debt often comes in the form of high-interest credit card balances, which can take years to pay off if only minimum payments are made. A debt consolidation loan allows you to combine multiple balances into a single, manageable payment—typically at a lower interest rate. The benefits are clear:

- **Lower Interest Rates:** Save money over time with reduced rates compared to credit cards.
- **Simplified Finances:** One payment to manage instead of multiple accounts.
- **Faster Payoff:** Pay off your debt faster by applying more of your payment toward the principal balance. With a fixed term, you can reduce the total interest paid and achieve financial freedom sooner.

CoastLife Credit Union's Consolidation Loan

Our consolidation loans are designed to make your financial journey stress-free. Here's what you can expect:

- **Competitive Rates:** Enjoy some of the lowest interest rates in the market.
- **Flexible Terms:** Choose repayment terms that fit your budget and lifestyle.
- **Quick Approval Process:** Apply online or visit one of our branches to get started.

How to Get Started

Taking control of your finances is easier than you think. Follow these simple steps:

- **Assess Your Debt:** Gather your credit card statements and other high-interest debt balances.
- **Apply for a Loan:** Visit our [website](#) or stop by your nearest branch.
- **Transfer Balances:** Once approved, use the loan to pay off your high-interest debt

Make 2025 the year you take charge of your finances. Contact CoastLife Credit Union today to learn more about our consolidation loan options. Together, we can help you achieve financial peace of mind.

Exciting Debit Card Management Tools Coming Soon!

As we step into a fresh new year, it's the perfect time to set goals for better financial control and security. CoastLife Credit Union is thrilled to announce a new Debit Card Management feature launching soon to help you take charge of your finances with ease and confidence.

What is Debit Card Management?

Our new Debit Card Management Tool will give you greater control and visibility over your spending. Whether you're tracking your daily purchases, setting spending limits, or enhancing your card's security, this feature is designed to empower you in reaching your financial goals.

Here's what you can look forward to:

- **Real-Time Card Controls:** Instantly turn your card on or off if it's misplaced.
- **Transaction Alerts:** Stay informed about your spending with real-time notifications.
- **Spending Insights:** View detailed reports of your transactions to monitor and manage expenses effectively.
- **Custom Spending Limits:** Set limits to stay within your budget.

How Does it Align with Your New Year Goals?

The new year is all about starting fresh and setting yourself up for success. This innovative tool supports your financial resolutions by:

- **Improving Budgeting Skills:** Easily track and manage your spending habits.
- **Enhancing Security:** Protect your funds with instant card controls and alerts.
- **Encouraging Financial Awareness:** Gain deeper insights into where your money goes.

When Can You Start?

The Debit Card Management feature will be available soon in your CoastLife Credit Union mobile app. Be on the lookout for updates, and get ready to transform the way you manage your finances.

Tips to Maximize Debit Card Management

- **Set Goals:** Use spending insights to create achievable financial objectives.
- **Stay Alert:** Enable transaction notifications for real-time updates on card activity.
- **Review Regularly:** Check your spending.

KNOW THIS?

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

- **NEW YEAR'S DAY**
Wed., January 1st
- **MLK, JR. DAY**
Mon., January 20th
- **PRESIDENTS DAY**
Mon., February 17th

3rd Quarter Extra Mile Awards
Susie DeLeon, Accounting Clerk and Jaylean Martinez, Kingsville Financial Service Representative received the CoastLife Credit Union Extra Mile award for the 3rd Quarter 2024. Congratulations!

Bank Anytime, Anywhere!
Remember, Web-24, Call-24 and our Mobile App are available anytime, even when branches are closed. To access Call-24, dial 361-985-6810 and press 1. For Web-24, visit our website or download our mobile app. If you're not signed up for Web-24 or the Mobile App, sign up online today.

For assistance with Call-24, email us at FSP@MyCoastLifeCU.com.

Keep Your Valuables Safe

Looking for a reliable way to protect your important documents, heirlooms, or other valuables? Our safe deposit boxes provide a secure, climate-controlled space to keep your items safe and easily accessible when you need them. Available at our Saratoga and Calallen locations only. Call us today to learn more and reserve your box!

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

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
Mon|Tue|Thur|Fri: 9:00am -5:30pm
Wed: 10:00am -5:30pm
Sat: 9:00am -1:00pm



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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Current Membership 36,047

Assets \$501,554,583 as of 11/30/24



[CoastLifeCU.com](https://www.coastlifecu.com)