



STAY CONNECTED

2ND QUARTER~SPRING 2008



**Be careful what
you wish for.**

**Our low-rate
Auto Loans
just might make it
come true.**

**Apply now and get a rate as low as
4.95%APR*
on any new, used or refinanced auto loan.**

**We will match or beat any rate
as low as 4.95%APR* on any verifiable
auto loan rate offered to you by a competitor!**

**What are you waiting for?
Go ahead and put more money
in your pocket today with an
auto loan from GCFCU!**

*annual percentage rate

Rates determined by credit rating from a credit reporting agency.

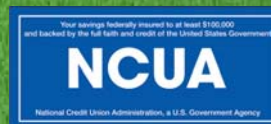
Maximum term and amount financed could also be determined by credit rating.

Sorry, the refinance rates only apply to loans you have elsewhere and "not" existing loans with Gulf Coast FCU

Non-Real Estate Loans rates will not go below 4.95%APR

Real Estate Loan rates will not go below 6.95%APR

Rates, terms and conditions subject to change without notice.



National Credit Union Youth Week

Grade: F

That's the average report card 12th graders earned for financial literacy in 2006. For about a decade, the Jump\$tart Coalition® has been surveying high-school seniors about personal finance. What our youth don't know is shocking. For example, only 23% understand that interest on savings accounts may be taxable. Only 40% realize they could lose their health insurance if their parents become unemployed. Achieving economic prosperity is difficult. It's especially hard for young people who have never learned how to manage money. Your credit union is ideally positioned to respond because we believe in the power of education. We're here to help you launch the youth in your life toward financial independence.

Join. As a start, open a savings account for each child in your family at the credit union.

Share. Include your children in your household finance discussions. Show them how you budget income and expenses. As their skills improve, give them challenges—such as finding a better cell phone plan, calculating the total monthly cost of owning a car, or sticking to a budget with back-to-school or holiday spending.

Coach. Remind your children to ask for help when they need it. And turn to your credit union when you want help.

Our tradition of service and philosophy of self-help make Gulf Coast Federal Credit Union and all credit unions a natural partner in pursuing financial security.

Join us this year as we celebrate National Credit Union Youth Week from April 20-26.

Our theme for 2008 is **"Got Green? Grow It at Your Credit Union."**



Gulf Coast FCU is your Park Ticket Headquarters!

Just one of the many benefits of being a member

Discount-Priced Tickets for SeaWorld, Fiesta Texas, and Schlitterbahn~New Braunfels, South Padre Island, & Galveston will soon be available at all Gulf Coast branches.



REASONS YOU SHOULD VISIT WITH A MONEY CONCEPTS FINANCIAL ADVISOR

- You may out-live your retirement income
- Inflation may erode your retirement income
- Learn about tax-deferral
- Avoid the cost and delays of probate
- Lower your Social Security taxable income
- Learn how to lower your taxable income
- Create a legacy after your death
- Learn how to avoid the 59^{1/2} penalty
- What attorneys don't want you to know
- Things the banking industry doesn't want you to know
- Things your financial advisor might not know
- Passing assets to your heirs and still have control
- Reinvest annual earnings without taxation



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Fax:361-882-6701

Email:JRIOS@MONEYCONCEPTS.COM

Consolidate your financial accounts today!

Seeing your complete financial picture can be quite a challenge. It's not uncommon to have a savings account at one institution, a checking account at another, plus several loans and credit card accounts all over the place. If you're tired of remembering multiple Web addresses, user names and passwords just to get at your financial information, maybe it's time to consolidate. The member owned benefits of a credit union and greater savings are among the many reasons why it makes sense to consolidate your financial accounts with Gulf Coast Federal Credit Union. In addition to the all-in-one convenience of having your accounts in one place, we also help you earn better yields and save money on unnecessary fees.

Better Yields on Savings

GCFCU's insured share (savings) accounts and term shares (certificates) offer an advantage over most other financial institutions. Our savings yields compare favorably or better than the national average, so your money has the potential to earn more. In addition, our savings products are geared toward savers of any level –even those just starting to save.

Lower Rates on Loans

We're committed to providing better value than our competitors. Compare our rates on auto loans, credit cards, lines of credit and mortgages with banking institutions. You'll find that as a credit union, we consistently offer lower rates on almost all our loan products and services.

Let Us Help You Make the Switch

We want to make it easy and painless for you to transfer your financial accounts to us. We can help you open new accounts with us, switch over any automatic transactions you may have and help you close out old accounts with other financial institutions. One of our member service representatives will be happy to help you and can answer any questions you may have. Just stop in at any branch or call **(361) 980-8203**.

FAST. EASY. SECURE.

Online Bill Pay from
GCFCU apply today!
First 30 days are free,
then just \$6.95 per
month.

Sign-up for our Power
Package account &
Bill Pay is always
FREE!



2nd Quarter Holiday Closings:

Monday, May 26 Memorial Day
Friday, July 4 Independence Day



March for Babies is the first
and best walking event in the
nation. It is the largest annual
fundraiser for the March of
Dimes Birth Defect Foundation.
All babies need hope, love and
YOU!

Join us!

Saturday April 26, 2008
at Whataburger Field 8:00 a.m.

Gulf Coast Federal

Credit Union Privacy Policy

Gulf Coast Federal Credit Union

Collects Nonpublic Information About You From The Following Sources:

- ** Information we receive from you on applications or other forms
- ** Information about your transactions with us or others
- ** Information we receive from a consumer reporting agency

Categories of Information That We Disclose and Categories of Third Parties To Whom We Disclose:

We may disclose any of the information we collect, as described above, to the following: our service providers to administer products and services you obtain from us and to conduct our business (such as marketing, data processing, ATM and check processing services); other financial institutions with whom we have joint marketing agreements; and other third parties when legally required.

Confidentiality and Security

Gulf Coast Federal Credit Union restricts access to your personal and account information to those persons who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non public personal information. If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

Gulf Coast Federal Credit Union Locations

2633 Rodd Field Rd.
Corpus Christi, TX 78414
361-980-8203

1909 E. Main
Alice, TX 78332
361-664-8331

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361-881-5742

WWW.CCGFCU.COM

CALL-24 AUDIO RESPONSE 361-980-8297 or 1-800-239-3985