



STAY CONNECTED

SPRING 2009



2ND QUARTER

WHEN IT COMES TO REAL ESTATE...
You're in Expert Hands with the Gulf Coast lending team!

Spring Fever Options for Members

- ▶ **Mortgage Loan**
Home Loan and Second Home Purchase
- ▶ **Mortgage Refinancing**
Call Today and give us the opportunity to "Meet or Beat" your current mortgage rate.
- ▶ **Home Equity Loan**
Use the Equity in your home to meet your needs: •Consolidate Bills •Dream Vacation •Home Improvements •College Education
- ▶ **Lots & Land**
•Vacation Property •Ranch •New Home

With any funded Real Estate Loan--we will give you a \$100 Gift Card.



Rates As Low As 4.95% APR*

Call our GCFCU Mortgage Loan Officers today to take advantage of our low interest rates!
Main Office—Cindy West—361-986-4022. Alice Office—Elena Maldonado—664-8331 Ext. 4103.



*Maximum term and amount financed will be determined by credit union underwriting guidelines. Rates determined by credit rating obtained from a credit reporting agency. Maximum term and amount financed could also be determined by the credit rating. Note: Does not apply to existing loans with Gulf Coast Federal Credit Union. (*annual percentage rate) "Apply On-Line Today!"*



Gulf Coast Federal Credit Union **NOW OFFERING "BUSINESS LOANS" !!**

Does your business need a "helping hand" in 2009?

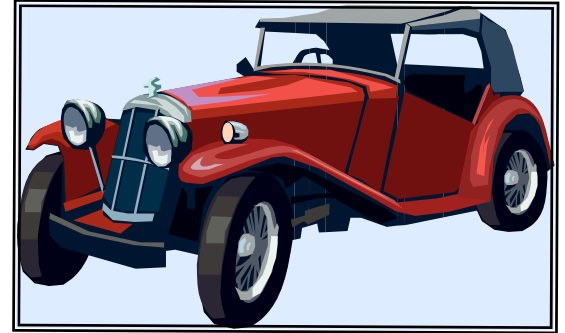
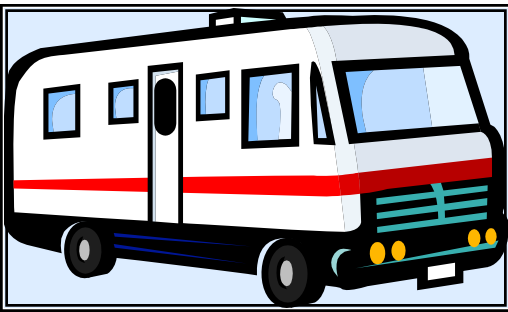
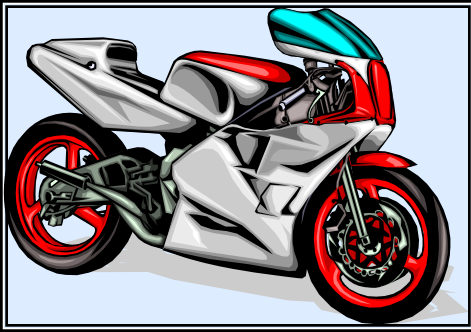
Call the credit union today to find out all the ways we can be of service.

**Contacts: Cindy West in Corpus Christi @ 361-986-4022 and
Elena Maldonado in Alice @ 361-664-8331**

WHEELS — KEELS — AUTOMOBILES

Amazing Rates Just In Time For Summer Fun!

“New Secured” and “Refinanced” Loans for Members



**Shopping for Cars, Motorcycles, Watercraft or Recreational Vehicles?
Gulf Coast Federal Credit Union is now offering...**

RATES AS LOW AS 4.95 % APR* FOR 72 MONTHS!

Apply On-Line Today @ www.ccgfcu.com

Loan Officers are available to discuss this financing opportunity.

Main Office: 361-980-8203

Alice Office: 361-664-8331

(*Annual Percentage Rate)

Secured loans include: cars, boats, trailers, recreational vehicles, watercraft, motorcycles. Rates determined by credit rating obtained from a credit reporting agency. Maximum term and amount financed could also be determined by credit rating. Refinance rates only apply to loans you have elsewhere, and not existing loans or real estate loans with Gulf Coast Federal Credit Union.



“Planning TODAY for Tomorrow...”

Money Concepts will present the second in a series of FREE Seminars on May 7th at Gulf Coast FCU on Rodd Field Road. Time: 6-7 p.m. Please call the credit union to RSVP... 361-980-8203. You may also sign up in the lobby.

2/5/2009: Retirement Planning. 401-K Allocation. Goal Setting.

5/7/2009: College Planning. Life Insurance. Health Savings Accounts.

9/3/2009: Medicare Supplements. Basic Estate Planning. Social Security.

11/5/2009: 401K Rollovers. Secure Your Income For Life.

All Securities through Money Concepts Capital Corp. Member NASD/SIPC, 11440 Jog Road, Palm Beach Gardens, FL 33418-3764 (561)472-2000. The products offered through Money Concepts (1) Are not insured by the FDIC, or any other government agency; (2) Are not deposits or other obligations or guaranteed by, any bank or any affiliates, and (3) Are subject to investment risks, including possible loss of principal amount invested.



Gulf Coast Federal Credit Union Privacy Policy

Gulf Coast Federal Credit Union Collects Non-Public 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 service 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.



“ATM SAFETY NOTICE”

The following information is a list of safety precautions regarding the use of Automated Teller Machine (ATM) and Night Deposit Facilities:

- ▶ Be aware of your surroundings, particularly at night.
 - ▶ Consider having someone accompany you when the ATM or night deposit facility is used after dark.
 - ▶ If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction.
 - ▶ Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is complete, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
-
- ▶ If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your ATM access device or deposit envelope and leave.
 - ▶ Do not write your personal identification number or code on your ATM card.
 - ▶ Report all crimes to law enforcement officials immediately.

Spring Holidays & Celebrations

Easter Sunday-April 12 Mother's Day-May 10 Father's Day-June 21

Memorial Day Holiday—May 25—All GCFCU Locations Closed

GULF COAST FEDERAL

CREDIT UNION LOCATIONS

2633 Rodd Field Road

Corpus Christi, Texas 78414

361-980-8203

1-800-881-5991

Lobby:

9:00 a.m.-4:30 p.m. M-T-TH-F

10:00 a.m.—4:30 p.m. Wed.

9:00 a.m.-1:00 p.m. Sat..

Drive Thru:

7:30 a.m.-6:00 p.m. M-TH

7:30 a.m.-6:30 p.m. Friday

9:00 a.m.-1:00 p.m. Sat.

539 Carancahua, Tower III—Suite 4300

Corpus Christi, Texas 78401

361-881-5742

Lobby:

9:00 a.m.-5:15 p.m. M-T-TH-F

10:00 a.m.-5:15 p.m. Wed.

1909 E. Main Street

Alice, Texas 78332

361-664-8331

Lobby:

9:00 a.m.-4:30 p.m. M,T,TH,F

10:00 a.m.-4:30 p.m. Wed.

Drive Thru:

8:30 a.m.-5:30 p.m. M-F

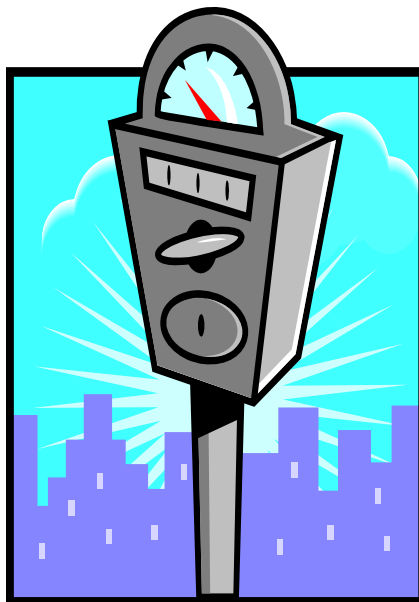
9:30 a.m.-12:30 p.m. Sat.

CALL-24:

361-980-8297

1-800-239-3985

WWW.CCGFCU.COM



"Almost Expired"

Don't let time run out!

The deadline for your
2008 IRA Contribution is
Wednesday—April 15, 2009

IRA Contributions for 2008 Tax Benefits

The cutoff date is fast approaching for making contributions to your IRA account and claiming a tax deduction for 2008.

April 15, 2009 is the deadline for 2008 contributions, so be sure to contribute before then if you plan to take advantage of the tax deduction.

If you don't have an IRA, stop by the credit union before April 15, 2009 and open one today. You don't have to make a huge initial contribution to get started. Start small and let it grow. We make it easy to transfer money from your checking or savings account into your IRA on a regular basis, so your money will grow safely and securely at your credit union.

◀ Important Fee Notices ▶

As of May 1, 2009, Gulf Coast Federal Credit Union will be changing the following fees:

- Our annual dormant membership fee will be increased from \$10.00 to \$20.00.
- A replacement ATM or VISA Check Card—when original card has been lost—will be increased from \$3.50 to \$5.00. In addition, this fee will be assessed for any cards issued for an account that has been reopened after being closed for cause.
- Phone balance inquiries will be assessed a \$1.00 fee. (Audio response and online banking is available at no charge.)

◀ Overdraft Privilege Program Changes ▶

As of May 1, 2009, we will increase our Overdraft Privilege Program limit from \$300.00 to \$500.00, and begin to allow coverage for ATM & Visa Check Card Transactions. Since this will be an automatic process on all eligible share draft accounts covered by our Overdraft Privilege program, please stop by our office and sign an Opt Out form if you do not agree to the Overdraft Privilege Program changes.



For those of you who attended the Annual Meeting at Sokol Hall, "Thanks for coming!" (Cakes were made by Deborah Hernandez—361.356.6999. Mexican food was from Grandma Gorditas—361.814.1350.)

