



# STAY CONNECTED

WINTER 2009



1ST QUARTER

## 'CLICK' and GET Your Gulf Coast e-STATEMENT ON-LINE!

Gain fast and easy access to your account information with e-statements from Gulf Coast Federal Credit Union! An e-statement is an electronic version of your paper statement that you access via the credit union's secure site. It looks like your mail copy, but is stored electronically.

e-Statements are perfectly safe. No chance of being stolen or lost in the mail. You are the only one who can see them since your password and ID are known only to you. Want a paper copy? Just print from your computer!

Once a month, we'll send you an e-mail reminding you to check your statement, but you can check your accounts any time you wish.

Sign up: [www.ccgfcu.com](http://www.ccgfcu.com)

Click: Personal Link

Log in: User ID & Password

Click: e-Statements Tab & Register



### Sign Up for e-Statements and Win \$50

Sign up for E-Statements by March 31, 2009 and you can be one of five (5) members randomly selected to win a \$50 Gift Certificate! Enjoy the convenience of receiving your statement via email! It's fast, secure and eliminates paper clutter!

E-Statements are a fully-encrypted, password-protected electronic version of your monthly or quarterly statements. You'll receive E-Statements faster than you would paper statements...

PLUS, you might be one of the five lucky members selected when signing up by March 31, 2009! "For those members that have already signed up, you'll be included in the drawing also!"

**Join the e-Crowd...sign up today!**

## A Message From Your President & C.E.O.

We are all concerned about the economy, Wall Street, world financial markets, and our own personal and business financial needs.

At Gulf Coast, we are proud of our steady growth and traditional principles we have used in our lending and investment policies since 1940. We did not invest in exotic type investments or subprime loans that have caused so many problems with large financial entities today. In other words, we have been conservative and true to the simple fact that we take in member deposits and in turn make member loans. That is the credit union philosophy "People Helping People".

We are proud that we take the time to know our members and listen to their needs. This type of personal relationship has always guided us in making strong, conservative, and safe loans. With this foundation of trust we have developed with our members, it continues to guide us through the turbulent times we are now experiencing.

So you can see why I'm proud to let our members know we are still hard at work making sure we continue to earn your trust. I ask you to look around our communities when there is an event to support or a cause in need of volunteers—and you will see us there!

I hope all our members and their families had a great Holiday Season. Our staff and Board of Directors look forward to "2009" with the greatest of expectations.

Sincerely,  
Gary Rapier  
President & C.E.O.

# Need A Loan?

*Shake Hands with Technology...and our new Gulf Coast "On-Line Loan System"*



**Our NEW technology link for processing your loan requests can help simplify your life. Let us save you time — go on-line!\***  
**Call or stop by the credit union today to find out all the ways we can be of service.**

(\*on-line real estate loan applications do not apply.)

***We're Not Waiting for a Bail Out!***  
***Money is Available just for You...***

## **AMAZING REAL ESTATE OPTIONS for MEMBERS**

Our Mortgage Loan officers are ready to help you take advantage of our **LOW INTEREST RATES** on these real estate loan options:

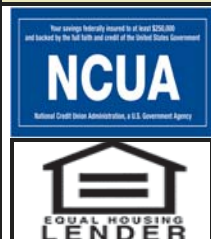
- ▶ **MORTGAGE LOAN** (Home or 2nd Home Purchase)
- ▶ **MORTGAGE REFINANCE**
- ▶ **HOME EQUITY LOAN** (The money is yours.)
- ▶ **LOTS & LAND**

▶ With any FUNDED Real Estate Loan — we will give you a \$100 Gift Card. ◀

**Call Today! RATES as low as 5.95% APR\***  
**JANUARY 1, 2009—JANUARY 31, 2009**



**Gulf Coast Federal Credit Union membership is open to anyone who lives, works, or worships in Nueces, Jim Wells, or San Patricio counties. (•Rates subject to change at anytime. •)**



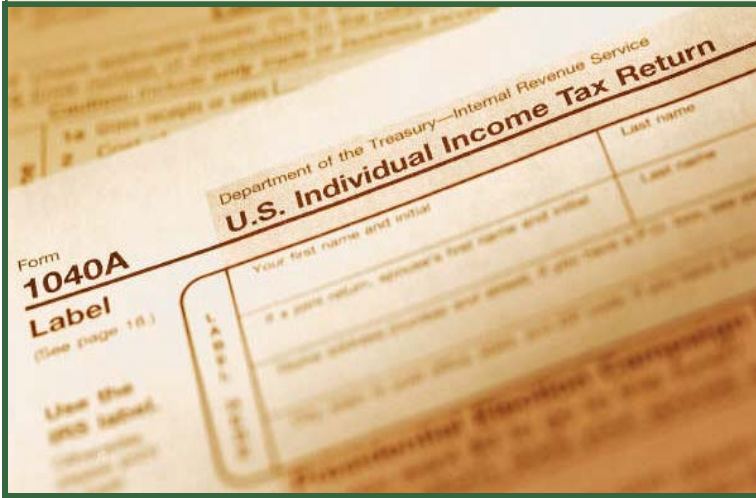
**Cindy West—361.986.4022 (Main Office)**  
**Elena Maldonado—361.664.8331 (Alice Office)**  
\*annual percentage rate

Rates determined by credit rating obtained from a credit reporting Agency.  
Maximum term and amount financed could also be determined by credit rating.  
[WWW.CCGFCU.COM](http://WWW.CCGFCU.COM)



# LOOKING FOR A TAX REFUND FROM THE IRS?

Speed up your refund! DIRECT DEPOSIT to your GCFCU account.  
**This can save you up to three weeks processing time!**



1. To have your refund check deposited directly into your account, include your Gulf Coast account # on your IRS1040 Tax Form.
2. For Savings: Enter your account number, plus Suffix-00.
3. For Checking: Enter the account information at the bottom of your check. Gulf Coast's routing # is 314978446.

**VERIFY** that your "Account #s & Account Names" are correct and current. IRS Refunds cannot be deposited if there is a discrepancy.

## "Planning TODAY for Tomorrow..."

Money Concepts will be presenting 4 seminars at Gulf Coast FCU during 2009. Please plan to join us at the Rodd Field location from 6:00-7:00 p.m. on the following dates:

- 2/5/2009: Retirement Planning. 401-K Allocation. Goal Setting.
- 5/7/2009: College Planning. Life Insurance. HSA's.
- 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 Capitol 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.



**ONCE AGAIN SANTA CLAUS DELIGHTED THE YOUNG...AND THE YOUNG AT HEART, WHEN HE APPEARED IN THE GULF COAST F.C.U. LOBBY TO WISH ALL A HAPPY HOLIDAY!**

Santa checked Christmas lists in Alice on December 5th and at Rodd Field on December 13th. He commented that all the children had been good and would receive gifts. Good news!

Everyone was glad to see Santa, and he enjoyed his visit and our warm weather. We all enjoyed the punch and cookies, especially some of our younger members! Thanks to everyone who helped make this event a joy. We look forward to seeing you again next year.

**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.

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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.

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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.

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CALL-24:

361-980-8297 1-800-239-3985

WWW.CCGCFUCU.COM



**Circle The Date  
For Our  
Annual Meeting**

**2009**

Date: Thursday, March 19, 2009.

Place: Sokol Hall. 5502 Kostoryz Road.

Time: Registration & Dinner—6:00 p.m.  
Meeting & Door Prizes—7:00 p.m.

Plan to meet and mingle with your credit union Board Members, Volunteers, Management and Staff. This is a great opportunity to hear all the highlights of 2008. Plus, what's on the drawing board for 2009!

We look forward to seeing all of you again!

**More 1st Quarter Celebrations**

Happy New Year! January 1  
Valentine's Day! February 14  
St. Patrick's Day! March 17

Martin Luther King Day! January 19  
President's Day! February 16  
Easter Sunday! April 12.

**"IMPORTANT ELECTRONIC DEBIT NOTICE"**

Regulation D is a monetary policy regulation which specifies how financial institutions must classify accounts to meet the reserve requirements of the Federal Reserve. Savings deposit accounts have specific rules for account holders making transfers and withdrawals.

An account holder may only make six transfers or withdrawals per calendar month from a time deposit account to another one of his/her accounts, or to a third party using pre-authorized, automatic or telephonic means. Furthermore, the regulation states that an account holder may not make more than three of these six transfers or withdrawals for a third party by check, draft, debit card or similar method.

If you have automatic debits set up on your share account, please open a share draft (checking) account to ensure your items will be paid.