



STAY CONNECTED

FALL 2009



4TH QUARTER

A Change in Season...is the Reason for Great NEW Rates!

“Starting As Low As 5.50% APR*”

VEHICLE LOANS

- Recreational Vehicles
- Cars • Motorcycles • Watercraft

REAL ESTATE

- Mortgage • Mortgage Refinance • Home Equity
- Lots and Land

*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. Refinance rates apply only to loans you have elsewhere and not existing loans with Gulf Coast Federal Credit Union. Non-real estate loan rates will not go below 5.50%APR*. Real Estate Loan rates will not go below 5.50%APR*. Note: See credit union for Official Rate Match Guarantee Terms and Conditions. Rates, Terms & Conditions subject to change without notice.



Christmas is fast approaching... and as an early gift from Gulf Coast Federal Credit Union—we're offering to help with your Christmas budget!

A few easy steps to get EXTRA CASH!!

Thank you for your loyalty!

(Some Restrictions Apply)



Our Offer To SKIP Your December Loan Payment (s) has the following Restrictions:

If you have "NOT" had an extension in the year of 2009 and had a good pay history with us, YOU QUALIFY. If you wish to take advantage of this offer, please sign the form below and return before November 9, 2009. If you do not qualify for the extension, you will be notified. No response is necessary if you do not wish to skip your payment. If you choose to skip your payment, any funds that we receive will remain on deposit in your account.

Have a Very Merry Christmas!

NOTE: **If approved, I acknowledge that this extension will alter my Loan Agreement as to maturity date, total of payments and interest expense. ONLY your December payment will be affected by this offer. (Loan must have at least six (6) consecutive monthly payments in 2009 to qualify.) (Skip-a-pay does not apply to real estate loans.) **

Member: _____ Date: _____
 Co-Applicant: _____ Date: _____
 Account #: _____ Date: _____

This is a 'reminder' to Christmas Club Account Holders... You can begin shopping the first week of November!!

Start your list now because Gulf Coast will transfer your Christmas Club Funds into your share account during the 1st week of November. With the early pay-out, you can start shopping before the rush, plus enjoy the early holiday discounts! IF you are not using the Christmas Club now, please STOP BY one of our offices and START today!

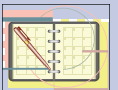


**HO! HO! HO!
 I'M MAKING A LIST AND
 CHECKING IT TWICE!!**

**My NEW computer is making my job SO easy!
 Rudolph and I will be in Texas very soon!**

**Visit SANTA CLAUS at Gulf Coast FCU:
 Alice—Friday, 12/11/09 —from 2:30-4:30 p.m.
 Corpus Christi—Saturday, 12/12/09—
 from 9:00 a.m.-12:00 noon**

**Holiday
 Closings:**



- Columbus Day-
Monday, 10/12/09
- Thanksgiving Day-
Thursday, 11/26/09
- Christmas Day -
Friday, 12/25/09
- New Year's Day -
Friday, 1/1/2010

ON-LINE BANKING with e-STATEMENTS “Go Green Now”... and Celebrate!!



“Are you tired of clutter caused by monthly paper statements?”

If the answer is “yes” - escape the clutter and register for on-line banking today by visiting... **Personal Link @ www.ccgfcu.com**. Once registered, you will automatically be enrolled in e-Statements. Need help? Call or stop by one of our offices.

We'll help you “GO GREEN” with “24/7” advantages.

Gulf Coast Federal Credit Union will donate \$1.00 to Driscoll Children's Hospital for every member that registers for On-Line Banking with e-Statements between October 1—November 30, 2009!

In addition, all members who are registered for On-Line Banking with e-Statements as of November 30, 2009, will be entered in a drawing for one of two “\$100.00 VISA Gift Cards”!

It pays to “GO GREEN” at Gulf Coast Federal Credit Union!

www.ccgfcu.com

Corpus Christi: Rodd Field 361.980.8203 1.800.881.5991 Carancahua 361.881.5742 Alice: 361.664.8331

(Note: *On-Line Banking users who Opt Out of e-Statements will not be included in the drawing.)



HAPPY HALLOWEEN!!

Stop by any Gulf Coast FCU office October 30th or October 31st for “TRICK OR TREAT”



OOPS!! FORGOT TO MAKE YOUR LOAN PAYMENT??

SAVE on LATE FEES Now!!

Visit our “ccgfcu.com” web site:

- Make a payment with your credit card (or)
- Make a payment from your savings or checking account from “another” financial institution.

For further information or questions, please call 361-980-8203. Please ask for assistance from the Collections Department.

(Transaction fees apply.)



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



"Recognizing"

The 2009 Board of Directors:

**Ron Smith, Chairman. George Aboud, Vice Chairman.
Diana Schlafer, Secretary/Treasurer.
Peggy Marshall. Terry Puckett. Larry Parsley.
Michael Garcia. Jaime Rios. Hector Bernal.
Supervisory Committee: Shelley Quillin, Chairperson.
Tina Salazar, Member. Robert Deleon, Member.**



OUR VOLUNTEERS ARE #1 AT GULF COAST FCU

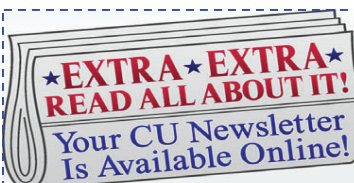
Thanks for all you do to make the credit union run at its best! "Volunteers" are unique among financial institutions and help make affordable financial services available to our members. To the people who serve on the Board of Directors and Committees...to those who contribute to the Annual Meet-

ing and special projects or activities... WE THINK YOU'RE #1! THANK YOU FOR YOUR HELP AND TIRELESS DEDICATION!

What do 177 million people worldwide have in common? They've joined a credit union to help them achieve their financial goals. **International Credit Union Day** is Thursday, October 15th. This year's theme "Your Money. Your Choice. Your Credit Union," reflects the advantages that credit unions give their members. ICU Day has been observed since 1948, and this year's theme illustrates that through equal ownership and voting rights, members are in charge of their credit unions. Credit Unions also represent the value, trust, and high-quality service that people are looking for -- a safe place to save and a fair place to borrow. Thank you for choosing Gulf Coast Federal Credit Union as your choice for your money!



**Please join us in the lobby on Thursday, October 15th.
We want to thank you for your support!**



Get the latest information from our **online newsletter**, "STAY CONNECTED":

*products & services *special promotions

*timely and relevant articles, plus financial tips.

DON'T miss out!

Read the latest news @ ccgfcu.com, day or night!

Laughter is a tranquilizer with
no side affects.

the **LAST Word**