



STAY CONNECTED

FALL 2011 - 4TH QUARTER

Our Vehicle Rates are Great!
*Now Starting as Low as 3.45% APR**
And just in time for a Fall trip...

"Buy or Refinance Today"

LOANS

Recreational Vehicles
Cars
Motorcycles
Watercraft

Loan Officers are available to discuss this financing opportunity.
Rodd Field Office: 361.980.8203 Alice Office: 361.664.8331
@ www.ccgfcu.com



(* 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 only apply to loans you have elsewhere and not existing loans with Gulf Coast Federal Credit Union. Non-real estate loan rates will not go below 3.45% APR*. Real Estate loan rates will not go below 3.95% APR*. Note: See credit union for official Rate Match Guarantee Terms & Conditions. Rates, Terms & Conditions subject to change without notice.

A Special Gift Just For You!



Since the holiday season is just a few weeks away, Gulf Coast Federal Credit Union wants to offer you help with your Christmas budget this year! Just a few quick steps to get Extra Cash!!

Our way of saying “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 2011 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 10, 2011. 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 2011 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 payout, 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 GCFCU offices and START today!



Gulf Coast Federal Credit Union Employee Receives "2011 National IWS Award"

CONGRATULATIONS - MERI GARCIA



Meri was awarded the **"Top Achiever Award for 2010"** by leading the nation in sales of "IWS KeyGuard". This is a service that provides for replacement of lost or damaged keys and/or key fobs remotes. If needed, Intercontinental Warranty Service (IWS) may include items such as rental car and lock out assistance as part of their warranty package. The IWS products are available to Gulf Coast Federal Credit Union members for qualifying vehicles.

Congratulating Meri Garcia are Gulf Coast Federal Credit Union President, Gary Rapier and IWS Representative, Colonel Thompson.

Note: For more information on IWS services, contact Meri @ 361.986.4014 or via email: mgarcia@ccgfcu.com.

Congratulations—Richard R. Warnack!

Richard is Vice President of Lending at GCFCU, and recently received the "Manager of the Year Award" from Intercontinental Warranty Service. The award was for "recognition of outstanding leadership and valuable contributions" toward the overall sales success of the IWS products.

International Credit Union Day — Thursday, October 20, 2011

"Credit Unions Build a Better World" is the theme of this year's special day. It highlights the important economic and social contributions credit unions make to their communities worldwide...We celebrate this day with more than 186 million people worldwide. We're all part of building a better world. Stop by any GCFCU location on October 20th to help us celebrate and say thank you for your support.

We'll look forward to seeing you.



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, Ste. 101

Corpus Christi, Texas 78401

361-737-0818

Lobby:

8:30 a.m.-5:00 p.m. M-T-TH-F

10:00 a.m.-5:00 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:

8:00 a.m.-6:00 p.m. M-F

9:00 a.m.-12:30 p.m. Sat.

CALL-24:

361-980-8297

1-800-239-3985

WWW.CCGCFUCU.COM

Please update your calendar with the Gulf Coast FCU Holidays:



Columbus Day

October 11, 2011

Thanksgiving Day

November 24, 2011

Christmas Day observed

December 26, 2011

New Years Day observed

January 2, 2012

Getting ready for Halloween? OR just waitin' for the pumpkin pie?

Remember—It's "Trick or Treat" at Gulf Coast FCU (Corpus Christi & Alice) on Monday, October 31st!



Making A List and Checking It Twice?



If you're a 'Christmas Club' Account holder, this is a reminder that you can start your list now! Santa Claus is ready and Gulf Coast will transfer your Christmas Club Funds into your share account—the 1st week of November. Early pay out gets you ahead of the crowds!

If you are not using the Christmas Club account, stop by one of our offices to get started for 2012.

Ho! Ho! Ho! Happy Holidays!

We appreciate the "2011 Gulf Coast FCU Board of Directors" for all you do for the credit union. "Thanks for your Leadership and Support!"

Ron Smith, Chairman

Jaime Rios, Vice Chairman

Michael Garcia

Hector Bernal

Terry Puckett

Rick Carothers

Rose Garza

George Aboud

Diana Schlafer, Secretary/Treasurer

Supervisory Committee:

Robert DeLeon, Chairperson.

Tina Salazar, Chris DeLeon & Arnulfo Rendon, Members.



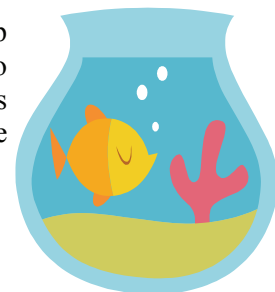
PLEASE WAKE UP YOUR ACCOUNT!

Each year, the State Comptroller requires financial institutions to turn over funds for accounts that have become inactive. In order to comply and keep administration processes to a minimum, we ask that you keep your credit union membership active.

During the first week of November, a dormant membership fee of \$20.00 will be assessed for members who have no monetary activity since October 31, 2010. If the fee brings membership accounts to zero balance, membership will be considered terminated.

Please "Wake Up" Your Account Today!

Note: If you no longer need the account, please visit the credit union to discuss a change.



the **LAST WORD**

"I don't care what is written about me so long as it isn't true." -Katharine Hepburn-