



# STAY CONNECTED

## WINTER 2011 1ST QUARTER

### Frosty Weather Got You Thinking About New Wheels?

### “BUY or REFINANCE TODAY”

## Rates starting as low as 3.45% APR\*!

Cars, Motorcycles,  
Recreational Vehicles and Watercraft

Call for financing information or visit us on-line:

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

Corpus Christi: 361.980.8203

Alice: 361.664.8331



\*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. Rates, Terms and Conditions subject to change without notice.



## EMBARRASSING MOMENTS!

You've just spent two hours shopping for home improvement items... and are making your way through the very long check-out line to 'swipe your card' and go.

Suddenly, there's a problem!!

Your Visa® Debit Card transaction is being DENIED. **Reason: The credit union can not process transactions that will overdraft your Gulf Coast share draft account.** However, there's a simple fix to avoid this situation **'OPT IN!'**\* Visit our home page for more information and on-line opt-in form or 'stop by' one of our GCFCU locations!

(\*Overdraft privilege fees assessed.)



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

“click” on the following message:

**“Click Here to Retain Full Overdraft Protection”**

## EVERYONE KNOWS “MONEY DOESN'T REALLY GROW ON TREES!”



Personal Money Tree

Since it's time to begin a new year—this is the time to plan on how to handle your funds in 2011 without the luxury of a money tree. Start by reviewing the following:

- Savings goal for the past year. Ask yourself, “Did I reach my goal in 2010?”
- Review your Term Share Certificates (CD) rates that are coming due. Research where you may want to put your money next. Perhaps Money Market? Even though rates are lower than we'd like right now, remember...every dollar counts!
- Look at your credit card balances. Are any close to being paid off? Maybe you could make double payments and get them paid off—assuming you're not continuing to charge. If you get your cards paid off, do not cancel them or your credit score could be affected. If you continue to use the card, pay the balance off when the statement arrives.
- Review your credit score. Consumers with higher scores can benefit by getting better interest rates on loans. Remember that you can get a free copy of your credit file(s) each year from “AnnualCreditReport.com”. Double check the information to make sure it's accurate.

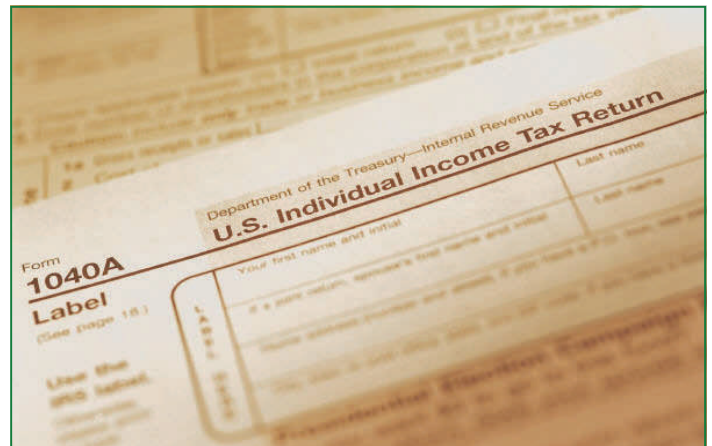
(General scoring information resource: [www.myfico.com](http://www.myfico.com))

## 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 your account, **include your** "Gulf Coast Account #" on your IRS Tax Form 1040.
2. The routing # is **314978446**.
3. For Savings: Enter your full account number, including the Suffix Numbers (00) without any spaces or dashes.
4. For Checking: Enter the full account number information at the bottom of your check.

**VERIFY THAT YOUR "Account #s" and "Account Names" are correct and current. IRS Refunds cannot be deposited if there is a discrepancy!**



## e-Statements: It's EASY To Be Green in 2011

Kermit the Frog lamented that it wasn't easy being **green**! But for you, and your fellow credit union members, it is. When you sign up for **e-Statements**, you'll not only help the environment, but you will also be helping yourself and the credit union. Here's how: When you go online to make a loan payment or transfer funds, you save a trip to the credit union and the fuel that goes along with it. On-line services are available anytime—day or night—which puts GCFCU at your fingertips on **your** schedule, not ours.

With **e-Statements**, you will receive an email alerting you that your statement is ready. You can print it out or... view it on-line, then save it to your computer or a disc. That saves paper and postage. As a non-profit cooperative, saving paper and postage costs can be returned to members in the form of lower loan rates, higher rates on savings, or better services. Plus, less paper means less clutter.

*For more information, contact a Member Services Representative:*

*Rodd Field: 361-980-8203*

*Carancahua: 361-737-0818*

*Alice: 361-664-8331*



## Annual Notice Regarding NON-VISA PINLESS DEBIT Transactions



You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions. To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a VISA network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa debit transaction processing on the **PULSE, Jeanie or Maestro** network(s).

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact the Credit Union with any questions you may have regarding this notice.

**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, 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.

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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:

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

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

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CALL-24:

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

WWW.CCGCFUCU.COM

The 2011 Annual Meeting is just around the corner! Have you made plans to attend?

**Date: Thursday, March 10, 2011.**

**Place: Sokol Hall. 5502 Kostoryz Road.**

**Time: Registration & Dinner - 6 pm  
 Meeting & Door Prizes - 7 pm**



This is an opportunity to review the credit union's progress and achievements over the past year, plus learn the results of the Board of Directors' election. You'll hear what's planned for the 2011 success of the credit union.

As an owner, participating in the annual meeting is one of the benefits of belonging to a credit union. Hope to see you there!

1st Quarter-2011 Celebrations

Happy New Year! January 1  
 Valentines Day! February 14

Martin Luther King Day! January 17  
 President's Day! February 21  
 St. Patrick's Day! March 17

As your credit union, we want to make sure you are aware that we will NEVER contact you asking for personal information about you or your accounts by way of e-mail. If you receive any e-mails of these types, NEVER provide the information requested. Delete the e-mail,



or you can forward the e-mail to [spam@uce.gov](mailto:spam@uce.gov) (Federal Trade Commission). The FTC uses the spam stored in this database to pursue law enforcement actions against people who send deceptive e-mails.

Simplify your life! Put your pay on Auto Pilot! No more rushing around to cash a payroll check. Ask your employer about signing up for Direct Deposit. Gulf Coast Federal Credit Union could receive the funds electronically—giving you access to your money faster! Plus, it's secure!

Call or Stop by the credit union and we'll tell you how!



**THE Last Word**

Health, happiness and success depend upon the fighting spirit of each person. The big thing is not what happens to us in life—but what we do about what happens to us.

•George H. Allen