



STAY CONNECTED

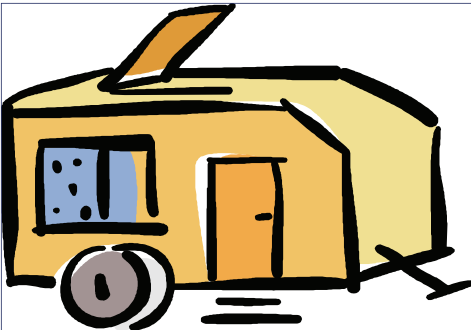
SPRING 2011



1ST QUARTER

It's Official! Spring Rates Are Ready to Roll!

'New Secured' & 'Refinanced' Loans for Members



Shopping for Cars, Motorcycles, Recreational Vehicles or Watercraft?

**Gulf Coast Federal Credit Union is now offering
RATES AS LOW AS 3.45% APR*!"**

Call or Apply On-Line Today @ www.cccgfcu.com



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



(*Annual Percentage Rate)

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

Dreaming about 'BUYING or REFINANCING' a home?

Mortgage Rates Now Start AS LOW AS 3.95% APR*
on a "New Purchase or Refinance".

"At GCFCU... Dreams can come true!"



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—361.664.8331 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. (Offer excludes "Land & Home Equity" financing.)

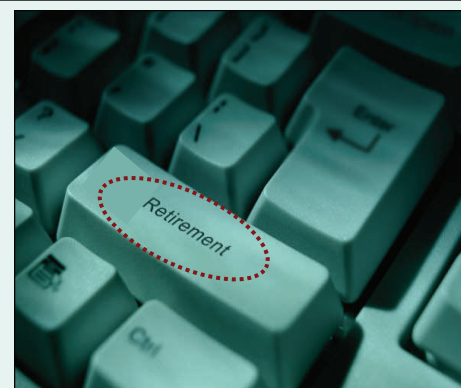


(*annual percentage rate)



The FIVE Things To Do Before You Retire:

1. ORGANIZE and consolidate your debts.
2. PROTECT your retirement income.
3. ALLOCATE your 401K with your retirement date.
4. UNDERSTAND your company benefits and what changes after retirement.
5. CONSULT with your accountant for retirement — and your attorney for wills, trusts and estate planning.



For questions or assistance, call the Money Concepts advisor, Jaime Rios, at 800-211-9723 or 361-851-8675. All Securities through Money Concepts Capital Corp. Member FINRA/SIPC. 11440 Jog Rd., Palm Beach Gardens, FL. 33418. 561-472-2000.

"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 facility. As soon as your transaction is complete, place 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 come 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.



REGULAR
CHECKING



GCFCU
"POWER PACKAGE" CHECKING
(Sprinkles Included)

Once you get a taste of our Power Package share draft (checking) account, you'll never think of regular checking the same way ever again. That's because this account comes with all the little extra sprinkles like free checks, unlimited bill pay, Identity Theft Protection, \$10,000 Accidental Death & Dismemberment Insurance, and even a discount on Gift Card purchases for popular merchants. For those with tastes beyond vanilla, we're serving up the best share draft (checking) account in town.

OPEN OR UPGRADE AT GCFCU TODAY!

Speak with a Member Service Representative for pricing and full details.

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

April showers bring May flowers, plus SPRING HOLIDAYS & CELEBRATIONS:

April 24-Easter. May 8-Mother's Day. June 19-Father's Day.

On Monday, May 30th All GCFCU Locations will be CLOSED
in honor of Memorial Day.



GO GREEN!

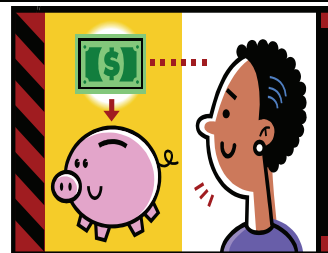
Sign Up For Online Banking and e-Statements Today.



SAVE...a choice only you can make!

Teaching Your Children About Money

- * Start teaching your children at an early age. They're more impressionable when they are younger.
- * Teach them "in order to spend money—they must earn money".
- * When your children start asking you to go to the toy store to buy something they want, it's a good time to think about giving them an allowance. A good saving rule: 50% of any money they put in their piggy bank must stay in their bank.
- * Open a Share Account at GCFCU for each child to put the money they have saved.
- * Encourage children around the age of 13 to think of different ways to earn money.
- * Teach children the differences between needs, wants, and wishes. This prepares them for making good spending decisions in the future.
- * Your child should have the right to mess up financially so they can learn from their mistakes.
- * There may come a time when you have to tell your children that the "Bank of Mom & Dad" is closed.



Monday, April 15, 2011 2010 IRA Deadline

You have until April 15, 2011 to contribute to a traditional or Roth IRA through your credit union for tax year 2010. A traditional IRA can reduce your gross income and your investment can grow, tax deferred. Each IRA has its own possible tax benefits. Please verify your eligibility to contribute to an IRA with a tax advisor, then visit Gulf Coast Federal Credit Union to make your contribution.

Did You Know?

The first coin authorized by the new United States Congress was a one-cent coin. The design (believed to be suggested by Franklin) shows the sun and a sundial on the obverse, with the words FUGIO (Latin: I fly) and the date 1787.



Moved? Or planning to move soon? Notify GCFCU with "written authorization of an address change". This will allow you to receive statements & mail in a timely manner. Changes cannot be accepted via phone or fax due to privacy laws. Provide changes in cell and phone numbers also, so we can reach you.



**Congratulations West Oso
Boys State 3A Champs!**