



# STAY CONNECTED

WINTER 2010



1ST QTR



**GET 1% CASH BACK!**

**PLUS, 1% Lower Interest Rate!**  
(Not lower than our lowest interest rate of 5.50% APR\*.)  
(Real Estate Loans excluded.)

**The Gulf Coast FCU Secured Loan  
"Refinance Special" for qualified members!**  
Applies to Cars, Watercraft, RV's, & Motorcycles.

**There's more...**

**GET 1% CASH BACK!**

**The Gulf Coast FCU Secured Loan  
"New Purchase Special" for members!**  
Applies to Cars, Watercraft, RV's & Motorcycles.

(Qualified members will still receive our current loan special rates starting at 5.50% APR\*.)  
(Real Estate Loans excluded.)



Apply on-line: [www.ccgfcu.com](http://www.ccgfcu.com)

Call: 361-980-8203 (Corpus Christi) or 361-664-8331 (Alice)



\*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\*. Note: See Credit Union for Official Rate Match Guarantee Terms & Conditions. Rates, Terms and Conditions subject to change without notice.



## WHAT HAPPENS WHEN THERE IS NO OVERDRAFT PROTECTION?



- ✗ EXPENSE
- ✗ EMBARRASSMENT
- ✗ LOWER CREDIT SCORES

Overdraft protection is a valuable service used by credit union members every day. If current overdraft legislation passes, your access to this service will be limited, if not eliminated, when you need it most. This legislation could force credit union members back to the days of bounced checks and denied credit.

**DON'T LET THIS HAPPEN!**

**LET CONGRESS KNOW:  
CALL TOLL FREE 877-223-5275**



Please consider making a phone call or sending an e-mail to Congress if you want to keep Overdraft Protection on your accounts.

<http://capwiz.com/cuna>

(Please see "An Important Message..." on Page 3 of this Newsletter for additional information about pending legislation.)



# IRS Loan Rate Special

## Do you owe the IRS?

Let us help you pay your taxes before the due date: April 15th!

**(Qualified members will receive our current "Unsecured Loan Rate" starting at 7.99% APR\*.)**

## More Tax Season Options!

**LOAN SPECIALS  
AVAILABLE  
for  
PROPERTY TAX  
& MORTGAGE  
INSURANCE**



Qualified Members will receive our current "Unsecured Loan Rate" starting at 7.99% APR\*.

**Apply on-line: [www.ccgcfcu.com](http://www.ccgcfcu.com)**

**Call: 361-980-8203 (Corpus Christi) or 361-664-8331 (Alice)**

\*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\*.

Note: See Credit Union for Official Rate Match Guarantee Terms & Conditions.

Rates, Terms and Conditions subject to change without notice.



## Do you have the funds... & are you ready to retire?

Gulf Coast Federal Credit Union will host 4 seminars in 2010.

Topics presented by Money Concepts Wealth Management & Financial Services:

- 1st Quarter—IRA and 401K Allocations
- 2nd Quarter—Life Insurance & College Planning
- 3rd Quarter—Social Security & Senior Benefit
- 4th Quarter—Retirement Planning

Dates & times will be released soon!

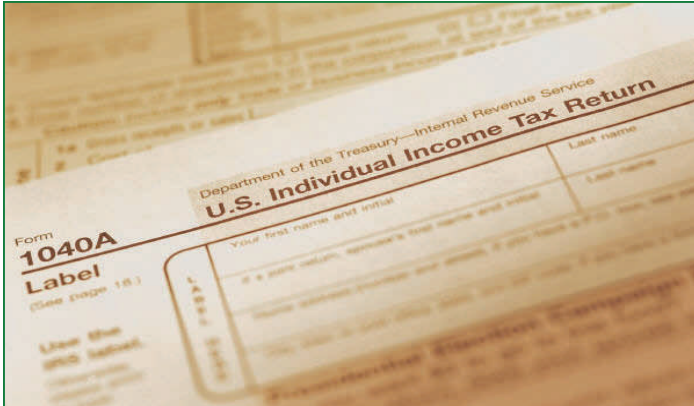
**Jaime Rios Financial Services**  
3649 Leopard Street, Suite 404  
Phone: 361-851-8675  
Toll Free: 1-800-211-9723  
Email: [jrios@moneyconcepts.com](mailto:jrios@moneyconcepts.com)

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# 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 IRS1040 Tax Form.
2. The routing # is **314978446**.
3. For Savings: Enter your full account number, including the suffix without any spaces or dashes.
4. For Checking: Enter the 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!**

## 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 transaction. We have enabled 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.

## An Important Message From Gary Rapier — GCFCU President & C.E.O.

Dear Valued Credit Union Member,

I am writing to you about an issue that could negatively impact Gulf Coast Federal Credit Union members like you. The U.S. Congress is considering legislation which would unfairly limit members' access to overdraft protection. Overdraft protection is a valuable service accessed by Gulf Coast Federal Credit Union members every day.

When a member uses the overdraft protection service, a credit union pays, rather than returns, non-sufficient funds transactions on checking accounts in exchange for fees that are similar to those typically charged for returned items. Overdraft programs are intended to spare members the hassle and embarrassment of returned checks, as well as help them avoid additional fees charged by merchants.

Opponents will argue that overdraft protection is not consumer-friendly. On the contrary, overdraft protection prevents consumers from bouncing important checks such as mortgage, rent or utility bills, and protects grocery store debit and other important transactions. These missed payments negatively affect consumers' credit scores. If Congress limits consumers' ability to access this service when they occasionally need it, they could be forced to incur more credit card debt or rely on unregulated financial service products like payday lenders.

Overdraft protection ensures credit union members have smart, less costly options available when they need them most. We ask that you join us in urging Congress to protect that service. To find out more, please call **1-877-223-5275**.

To express your opposition to this pending legislation, you may also visit the Credit Union Grassroots Action Center: <http://capwiz.com/cuna>.

Thank you for your support,  
Gary Rapier

**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.CCGCFCU.COM**

The 2010 Annual Meeting  
is fast approaching...  
Make plans to attend!

Date: Thursday, March 18, 2010  
Place: Sokol Hall  
5502 Kostoryz Road  
Time: Registration & Dinner-6 pm  
Meeting & Door Prizes-7 pm



Meet and greet your credit union Board Members, Volunteers, Management & Staff. This is a great chance to listen to the highlights of 2009...and the plans for 2010! We look forward to seeing everyone!

**ADDITIONAL CALENDAR EVENTS**

<b>Happy New Year-January 1</b>	<b>Martin Luther King Day-January 18</b>
<b>Valentine's Day-February 14</b>	<b>President's Day-February 16</b>
<b>St. Patrick's Day—March 17</b>	<b>Easter Sunday-April 4</b>

**SAVING? START TODAY!**



Does your holiday list and expenses increase each year? If so, a Christmas Club Account at Gulf Coast Federal Credit Union will help! It's much easier to save all year long than to worry about your holiday expenses. Your savings account can be opened any time during the year and for any dollar amount you choose. Deposits can be made through direct deposit or payroll deduction, mail or in person. The funds are transferred into your Share Account the 1st week of November. Ready to spend!

Did we mention that GCFCU also offers the Vacation Club Account? It works the same way—you can deposit all year long for that well deserved vacation! The money is deposited into your Share Account the first week of June. If this sounds like a great idea, then stop by or call Gulf Coast FCU today to get started in 2010.

**FREE PRESCRIPTION DRUG CARD**  
**Compliments of Gulf Coast Federal Credit Union**

Get this card on the GCFCU Home Page @ [www.ccgfcu.com](http://www.ccgfcu.com) ↓↓

Gulf Coast Federal Credit Union is proud to offer you & your family a FREE Discount Drug Card!

On the web site:

- 1) Click on the card, then
- 2) Sign up 'you and your family' for the FREE Discount Drug Card! Print as many cards as you need.

Plus, feel free to forward this FREE Prescription Drug Card to friends and family. The card was launched to help uninsured and underinsured residents afford their prescription medications. You can print as many cards as you need and feel free to forward this FREE Prescription Drug Card to your friends and family. The card's pre-activated and ready to be used immediately! Save up 30-75%!

