



STAY CONNECTED

WINTER 2012 — 1ST QTR

“All Aboard” for Great Rates!

BUY or REFINANCE TODAY

Vehicle Rates Start As Low As 3.45% APR*

LOANS

Cars, Motorcycles,
Recreational Vehicles and Watercraft

Loan officers are available to discuss financing.

www.ccgcfcu.com

Corpus Christi: 361.980.8203

Alice: 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 apply only to loans you have elsewhere and not existing loans or real estate loans with Gulf Coast Federal Credit Union.

Rates, Terms & Conditions subject to change without notice.



Thanks to all our members who voted us
“Caller-Times Best of the Best”
Reader’s Choice 2011!

“EXPERIENCE THE POWER IN OUR GCFCU POWER PACKAGE!”

Just when you thought it couldn't improve — there are more “extras” in our POWER PACKAGE share draft (checking) account. Power Package offers free checks, unlimited bill pay, Identity Theft Protection, \$10,000 Accidental Death & Dismemberment Insurance. *Plus*, the POWER PACKAGE account can save you money with discounts on prescription drugs and eye care products.

The gift card benefit in EasySaver was replaced by a dynamic new shopping program that will reward you every time you use it. The new benefit provides online access to over 1,200 popular merchants—far more retailers than the former gift card program. As a member, you can find great deals—and get paid to shop. Every time you shop, you earn cash! Once you earn \$10 it will be turned into a \$10 check automatically. No quarterly, annual, or household limits! There's more... In addition to cash back, account/package members will find coupons and free shipping offers from top retailers and brands online.

Additional new EasySaver programs include:

*Extension of the discounted prescription program to your family pets. Now you can save up to 80% on generic pet medications and up to 15% on name brand prescriptions for your pet!

*A new discount hotel directory with savings up to 50%, more hotels and resorts worldwide and one easy reservation number to use to book a room.

See additional details on the EasySaver website link: www.memberbenefitpackage.com

For those with tastes beyond vanilla, we're serving up the best share draft (checking) account in town!

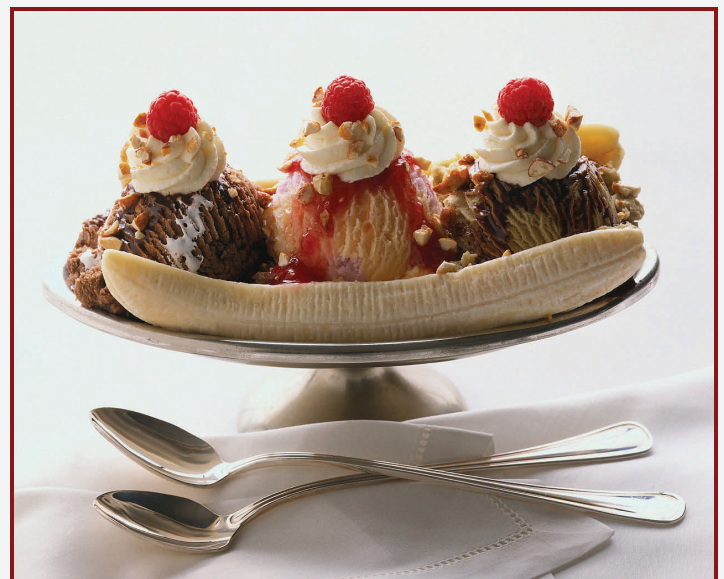
OPEN OR UPGRADE YOUR ACCOUNT AT GCFCU TODAY!

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

REGULAR CHECKING



GULF COAST FCU 'POWER PACKAGE' Checking



Members—Gulf Coast Federal Credit Union has sweetened the Power Package with new benefits - and that's just the beginning. There will be a new Gulf Coast Federal Credit Union location to serve you in the very near future!

(Where? Behind La Palmera Mall!)

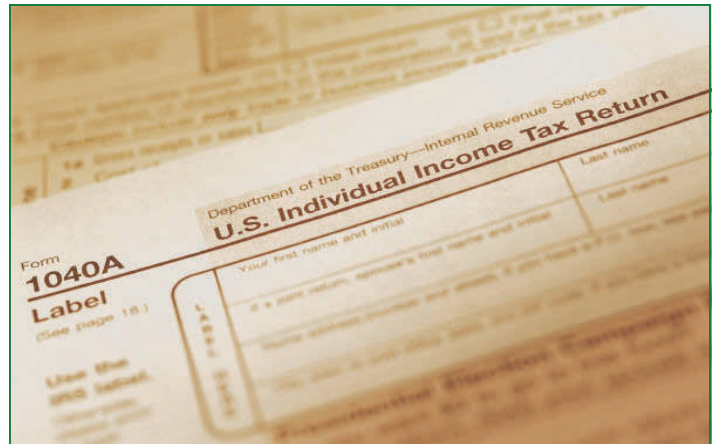


LOOKING FOR A TAX REFUND FROM THE IRS?

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 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!



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](#) networks.

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.

"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.



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 N. Carancahua, # 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

2012 ANNUAL MEETING
Please plan to attend!

Date: Thursday - March 8, 2012
Place: Sokol Hall - 5502 Kostoryz Road
Time: Registration & Dinner - 6:00 p.m.
Meeting & Door Prizes - 7:00 p.m.

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 on the drawing board for the 2012 success of the credit union.

As an owner, participating in the annual meeting is one of the benefits of belonging to a credit union. We look forward to having you there at this special event!

1st Quarter-2012 Celebrations & Holidays

Happy New Year! January 2 - Gulf Coast FCU Observed Holiday
Martin Luther King Day! January 17
Valentines Day! February 14 President's Day! February 21
St. Patrick's Day! March 17

Protect Yourself Against IDENTITY THEFT!
"Stay Safe While Shopping Online This Year"

Cybercriminals are always looking for victims, but even more during the holiday season. Don't become a victim. Your credit union wants you to be able to safely shop online this holiday season. Here are some tips to help keep you safe while shopping online:

- Always type a store's Web site address directly into your browser. Never go to the site by way of a link from an e-mail or search results list of sites. Cybercriminals are known to plant malicious links that look like popular sites.

- Use strong passwords. They need to include both numbers and characters. Use a different password for each Web site that you have an account with and do not allow your browser to store passwords.

- Look for "https" in the address bar and a padlock icon in your browser's status bar. These are signs of a secure Web site.

- Use a credit card instead of a debit card. by doing this, you can stop payments immediately if you suspect fraud.



the **LAST Word:**

Treasure every moment that you have because...
"Yesterday is history. Tomorrow is a mystery.
Today is a gift. That's why it's called the present."