

DOLLARS & SENSE

COASTLIFE CREDIT UNION

SPRING 2022

Learn. Grow. Succeed.

INSIDE

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Dream Big

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MasterCard Debit Card

Did You Know?



NEW LOOK. Same Great Service!

CoastLife Credit Union is excited to announce that our new Member Branch located at 6818 Saratoga Blvd is now open. This location is for all your lobby transactional needs including teller transactions, new accounts, loans, and other Member services.

The drive-thru, night drop, ATM and safe deposit boxes will remain at the original building (6810 Saratoga Blvd.) now referred to as the 'Administrative Building'.

Stay posted for details about our Grand Opening.



Howdy Daze



Howdy Daze is back and better than ever. Join us for games, blow-up obstacle course, fitness event, food trucks, Dinos Alive, and much more! This is a free event to attend and is open to the community. It will be held on Sunday, May 1st from 12pm to 3pm at West Guth Park. Bring your family! Bring your friends!

Visit us [online](#) for sponsorship opportunities.

WHY WAIT IN LINE? DO IT ONLINE!

INTERNET/MOBILE BANKING

We love it when you come in to see us, but we know your life is busy. Our goal is to make it easier for you to manage your finances - anytime, anywhere. CoastLife Credit Union's Internet Banking and Mobile App allow you to stay connected to your accounts wherever you go. Quickly check balances, view transactions, transfer funds, view eStatements and more!

[Sign up](#) today!

MOBILE DEPOSITS

With the CLCU Mobile Banking App, you're able to deposit checks quickly and conveniently right from your smartphone. It's a snap! Simply log in to your mobile app, select 'Check Deposits' at the bottom of the screen and follow the on-screen prompts. Be sure to endorse the back of your check as follows:

For remote deposit only
CLCU
Account #
Payee(s) signature

Some limitations and qualifications apply. To learn more, visit us [online](#).

24/7 Account
Access



Digital
Banking
to Fit Your
Needs

BILL PAY

The era of paper bills and envelopes has come to an end. Pay and receive bills online by accessing CoastLife Credit Union's Bill Pay feature through our Internet Banking or our Mobile App. It's easy, secure, and FREE. Save time and trees by accessing bills digitally.

POPMONEY

Send or receive money to or from anyone with just a few simple clicks. To send money, all you need is the recipient's email address or phone number. The person receives the money directly into their account without ever having to visit their financial institution. And, because Popmoney pays directly from your CoastLife Credit Union account, the funds can be received in as little as one business day. Log into Internet Banking to register and get started.

FUNDS TRANSFER

Whether moving it from here to there or there to here, the 'Funds Transfer' option within our Internet Banking makes it easier than ever. It's a free and simple way to move money between CoastLife Credit Union and other financial institutions when you need it. You can make a one-time transfer, set up future transfers, and make recurring transfers. Now that's super convenient!

Some limitations apply. An initial setup is required.

ESTATEMENTS

eStatements are FREE and delivered to you quicker than paper statements. View up to 24 months of previous statements anytime from a secure environment. They're safer than receiving statements through the mail and easily accessible by logging into Internet Banking.



Dreaming big doesn't mean you need to start with big actions. The first small step is usually the hardest, but once it's taken, you can use momentum to propel you forward. This year's theme for National Credit Union Youth Month is "Save Small. Dream Big. at your credit union." It uses the image of a magical rainbow with a wish-fulfilling gold star at the end. We want to tell young members that their dreams are attainable, no matter how big they are.

CoastLife Credit Union has tools to help fulfill these dreams. With a youth saving account that earns compound interest, young members can deposit small amounts on a regular basis and watch their savings grow "like magic." The earlier they start a savings account, the more it will grow, and the easier it will be to achieve their dreams. Learning this good financial habit at a young age will set them up on the path of successful financial well-being.

If you've been wondering how to empower your kids to save for their future, National Credit Union Youth Month is a great opportunity to start! Join us this April as credit unions across the country encourage youth to start saving regularly. This celebration is a great time to engage kids at CoastLife Credit Union and within your community to help them learn that saving, no matter how small the amount, can help them achieve their dreams.

Get involved by using the Twitter hashtag #CUYouthMonth to let everyone know how your credit union is making a difference in young members' lives.

Give Your Child a Great Start To Their Financial Future

We want to help your kids fulfill their big dreams. During the month of April, open a youth savings account (Kids Klub or Teen Savings) at CoastLife Credit Union or make a deposit into an existing CoastLife youth account and we will match up to \$10 PLUS waive the \$5 membership fee on new accounts.

Incentive refers to Kids Klub or Teen savings accounts (through age 18) only. Incentive is limited to one per member/SSN.

ZERO IS THE BEST RATE

Get a special low 0% introductory APR¹ for 20 billing cycles on purchases and balance transfers. Thereafter, a variable APR, currently 14.24%-24.24%¹, when you apply for our Mastercard® Platinum Card by August 31, 2022.

Enjoy big savings with this card:

- Pay down high interest balances
- Save on interest
- No Annual Fee¹

SEE HOW ZERO IS THE BEST RATE. APPLY NOW!!

¹The 0% introductory APR applies to Purchases and is valid for the first 20 billing cycles. The 0% introductory APR applies to Balance Transfers made within 620 days of account opening and is valid for the first 20 billing cycles. The introductory rate does not apply to Cash Advances. Thereafter, the APR may vary and as of 03/18/22, the undiscounted variable APR for Purchases and Balance Transfers is 14.24%-24.24% (based on your creditworthiness). The variable APR for Cash Advances is 26.24%. Cash Advance fee: 5% of each advance amount, \$10 minimum. Convenience Check fee: 3% of each check amount, \$5 minimum. Cash Equivalent fee: 5% of each cash amount, \$20 minimum. Balance Transfer fee: 3% of each transfer amount, \$5 minimum. There is a \$2 minimum interest charge where interest is due. The annual fee is \$0. Foreign Transaction fee: 2% of each foreign purchase transaction or foreign ATM advance transaction in U.S. Dollars. 3% of each foreign purchase transaction or foreign ATM advance transaction in a Foreign Currency. We apply your minimum payment to balances with lower APRs first, including promotional APRs. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances. We may change APRs, fees and other Account terms in the future based on your experience with Elan Financial Services and its affiliates as provided under the Cardmember Agreement and applicable law. This offer is valid only for new Mastercard Platinum Card accounts with this Financial Institution and the application must be submitted by August 31, 2022, through a branch office or call center. The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. ©2022 Elan Financial Services. All rights reserved.

Know This?

- All Credit Union offices will be closed as follows:

MEMORIAL DAY
Monday, May 30th

JUNETEENTH
Monday, June 20th

INDEPENDENCE DAY
Monday, July 4th

- Denise Lara, Northwest FSP, and Patricia Cortez, Saratoga FSP, received the CoastLife Credit Union Extra Mile award for the 4th Quarter 2021. Congratulations!
- Credit Union documents are available upon request. Members are entitled to review or receive a copy of our most recent statement of financial condition, annual audit summary, IRS Form 990 and credit union bylaws.
- If you have a Safe Deposit Box with us, your annual fee will be deducted from your designated account on May 15, 2022.
- The Credit Union is required to remit unclaimed property to the State of Texas on an annual basis. If you've not had any transactional activity or contact with the Credit Union in the past 3 years, you may be receiving a letter from the Credit Union. To keep your account from being sent to the state, simply sign the letter and return it or give us a call at 361-985-6810.

MasterCard Debit Card

It's the convenience of cash without the bulky wallet. Use your CoastLife Credit Union debit card for your everyday purchases and earn rewards redeemable online for merchandise, gift cards, travel rewards, and more! Lost your CoastLife debit card? Not a problem! Visit any CoastLife branch for an instant replacement. AND, when you pair it with our Cash Back or Bonus Checking Accounts, you can earn monthly ATM fee refunds.



COASTLIFE CREDIT UNION

CoastLifecu.com

Current Membership 37,367 Assets \$469,023,356

Dollars & Sense is published quarterly for CLCU members.

Administrative Office and Drive-Thru
6810 Saratoga Blvd., Corpus Christi, TX 78414 • 361-985-6810
All branch locations may be reached at 361-985-6810.

Drive-Thru: Monday-Friday 8:00am- 6:00pm
Saturday 9:00am-1:00pm

LOBBY HOURS FOR ALL LOCATIONS WITH
EXCEPTION OF IBEW

Mon., Tues., Thurs., & Fri. 9:00am - 5:30pm
Wednesday 10:00am - 5:30pm
Saturday 9:00am - 1:00pm

SARATOGA
6818 Saratoga Blvd.
Corpus Christi, TX
78414

WEBER
4060 Weber Rd
Corpus Christi, TX
78411

Drive-Thru
KINGSVILLE
1209 W King Ave
Kingsville, TX
78363
361-592-5148

Drive-Thru
5TH STREET
1601 5th Street
Corpus Christi, TX
78404
361-814-3463

Drive-Thru
PORTLAND
2030 US Hwy. 181, #G
Portland, TX
78374

ALICE
2310 E. Main
Alice, TX
78332
361-668-1100

TROJAN
1909 Trojan Dr.
Corpus Christi, TX
78416

Drive-Thru
NORTHWEST CC
14001 NW Blvd.
Corpus Christi, TX
78410

Drive-Thru
IBEW
2301 Saratoga Blvd.
Corpus Christi, TX
78417
361-855-3136

LOBBY
Monday - Friday
8:00am - 11:45am
1:00pm - 5:00pm

BOARD OF DIRECTORS

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Vice Chairperson

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Angie Ramirez
Secretary
Dr. Jose Cavazos
Jesse Gatewood

Javier Leal
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Yvonne Alaniz-Carpentier
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Missy Garcia
Vice President Human Resources

Tobi Ilesanmi
Vice President Risk
Eric Jaramillo
Vice President Marketing

Sam Longoria
Chief Loan Officer
Jessica Read
Chief Operations Officer



Federally
Insured by
NCUA