

DOLLAR\$ *and* SENSE

FALL 2025
COASTLIFE CREDIT UNION



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BOD Application Availability

CoastLife Credit Union is now accepting applications from passionate and committed individuals to serve on its Board of Directors.

This is a rewarding opportunity to step into a leadership role and help represent the voice of our membership.

Each year, three board positions are open for election. If you would like to be considered by the Nominating Committee, please submit your application by 5:30 p.m. on December 12, 2025.

Applications will be available upon request from November 3 through December 12, 2025 by emailing Gina Moreno at Gina.Moreno@MyCoastLifeCU.com.

Unlock the Power of Your Home's Equity!

Take advantage of our limited-time Home Equity Loan offer and put your home's value to work for you. With rates starting as low as 6.25% APR, plus exclusive perks, this deal is too good to pass up!

Here's what you'll enjoy:

- Competitive APR starting at 6.25%
- 50% off origination fees
- A \$250 Visa® Gift Card when you borrow \$10,000 or more*
- Finance up to 80% of your home's market value

Whether you're planning to remodel, consolidate debt, or cover major expenses, a CoastLife Credit Union Home Equity Loan gives you the flexibility and confidence to make it happen.

But don't wait—this offer ends December 31, 2025! [Email](#) us today to get started.

*Some limitations and qualifications may apply.

IN THE COMMUNITY

YP Cornhole Recap

The Young Professionals Committee is excited to share that our recent Cornhole Tournament at Eddie's Tavern was a great success! Teams came ready to play, and the competition was just as strong as the community spirit. Laughter, cheers, and plenty of friendly rivalries filled the day, making it an event to remember.

A special thank you goes out to our event sponsors, participants and volunteers. This tournament would not have been possible without your incredible support. Your generosity and enthusiasm helped create an afternoon that not only brought people together but also raised funds to further the mission of the Young Professionals group and our community give-back initiatives.

We also want to thank every team that joined us and everyone who came out to cheer, network, and enjoy the day.

Because of your support, we're able to continue making a difference in our community, one event at a time. We're already looking forward to the next tournament and can't wait to see even more teams join in the fun!



A Spicy Success at the Family Fun Fest & Chili Cook-Off

The aroma of simmering chili filled the air as families gathered for our Family Fun Fest & Chili Cook-Off. The event blended everything we love about community—good food, good fun, and activities for all ages.

From an obstacle course and games to live music and raffles, there was something for everyone to enjoy. The highlight, of course, was the chili competition, where each team brought its own secret blend of spices and creativity to the table. Guests sampled their favorites while connecting with friends and neighbors.

Events like this remind us how powerful it is when our community comes together—not just to share a meal, but to make memories.

A huge thank you goes out to our chili cooks, volunteers, and sponsors for making the day such a success. Whether you stirred the pot, played a game, or simply came hungry, you helped make the Family Fun Fest one to remember!





Why do hundreds of millions of people world-wide choose credit unions? Because each credit union puts an emphasis on providing service to its members and local communities. That local service—community by community—contributes to a global reach that touches more than 411 million members. As cooperative and democratic financial institutions, credit unions' success depends on the success of their members and their community. Your best interest is in our best interest. This October 16, CoastLife Credit Union will join more than 74,000 credit unions from 104 countries to celebrate the 77th anniversary of International Credit Union Day®.

Credit unions strive to make the world a better place for their members by offering affordable rates and high-quality service that simplify their lives and empower them to meet their financial goals. Visit CoastLife Credit Union to learn more about how credit unions fuel a force of global good.

Celebrating 90 Years of Service!

December 9, 2025, is a milestone day for CoastLife Credit Union! This year, we proudly celebrate 90 years of serving our members and strengthening our community.

Since opening our doors in 1935, CoastLife Credit Union has been committed to helping members achieve their financial goals, whether it's buying a first home, saving for the future, or managing day-to-day finances. Over the decades, we've grown, innovated, and adapted—but our core mission has remained the same: putting members first.

This anniversary is an opportunity to reflect on our history and thank the members, employees, and community partners who have supported us along the way.

We invite you to join us in celebrating 90 years of CoastLife—a journey of service, dedication, and community. Here's to the past, present, and the exciting future ahead!



Show Your School Pride

Now you can carry your school spirit everywhere with a CoastLife Credit Union Debit Card, available for Carroll High School, Veterans Memorial High School, and Ray High School!

These cards are perfect for students and alumni alike, letting you represent your school while making everyday purchases. Pick your favorite design and show off your school pride with every swipe!

NOTICES TO MEMBERS

COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at: CoastLife Credit Union, 6810 Saratoga Blvd., Corpus Christi, TX 78414, (361)985-6810

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below:

In Person or US Mail:
914 East Anderson Ln, Austin, Tx 78752-1699
Telephone Number: (512) 837-9236
Facsimile Number: (512) 832-0278
email: [complaints@cud.texas.gov](mailto:complaints@ cud.texas.gov)
Website: www.cud.texas.gov

ATM NETWORK CHANGING

Effective October 4, 2025, 7-Eleven ATMs will no longer be part of our surcharge-free network. More surcharge-free ATM locations are being added to better serve you.

Visit CoastLifeCU.com to view the most up-to-date list of surcharge-free ATMs near you!

KNOW THIS?

All Credit Union offices will be closed for the following holidays:

- **COLUMBUS DAY**
Monday, October 13th
- **VETERANS DAY**
Tuesday, November 11th
- **THANKSGIVING DAY**
Thursday, November 27th
- **CHRISTMAS EVE (at 1pm)**
Wednesday, December 24th

- **CHRISTMAS DAY**
Thursday, December 25th
- **NEW YEARS DAY**
Thursday, January 1st

2nd Quarter Extra Mile Awards

Congratulations to Jeremiah Kelm, Financial Service Partner and Kelcy Rapier-Landin, Senior Human Resource Assistant!

Annual Debit Card Fee

The \$10.00 annual fee for your MasterCard debit card will be charged to your account during October 2025. However, if you're enrolled in the Advantage Benefit Package, this fee will be waived. Interested in learning more about the Advantage Benefit Package? Email us at fsp@MyCoastLifeCU.com for details.

Documents Available

Credit Union documents are available upon request. Members are entitled to review or receive a copy of our most recent version of the following documents:

- Balance sheet and income statement
- Annual audit summary
- IRS Form 990
- Credit Union Bylaws

To submit a request, please call 361-985-6810 or send a written request to:

CoastLife Credit Union
ATTN: Executive Secretary
6810 Saratoga Blvd.
Corpus Christi, TX 78414

Branch Locations

Saratoga
6818 Saratoga Blvd.
Corpus Christi, TX 78414

Weber
4060 Weber Rd.
Corpus Christi, TX 78411

Downtown 5th St.
1601 5th Street
Corpus Christi, TX 78404

Trojan
1909 Trojan Dr.
Corpus Christi, TX 78416

Calallen
14001 NW Blvd.
Corpus Christi, TX 78410

Alice (No Drive-Thru)
2310 E. Main St.
Alice, TX 78332

Portland
704 Buddy Ganem Dr.
Portland, TX 78374

Kingsville
1209 W. King Ave.
Kingsville, TX 78363

Hours Of Operation

Administration Office, Drive-Thru & ATM
6810 Saratoga Blvd.
Corpus Christi, TX 78414

All branch locations may be reached at **361-985-6810**

Drive-Thru
Mon - Fri: 8:00am-6:00pm
Sat: 9:00am-1:00pm

Lobby Hours for ALL locations
Mon|Tue|Thur|Fri: 9:00am -5:30pm
Wed: 10:00am -5:30pm
Sat: 9:00am -1:00pm

Board Of Directors

Dr. Lynda DeLeon | Chairperson
Angie Ramirez | Vice Chairperson
Javier Leal

Jesse Gatewood | Treasurer
Kathryn Ortiz | Secretary
Dr. Michael Sandroussi

Lisa Bitoni
Ken Combs
Judge Henry Santana

Credit Union Management

Gina Prince, CCUE | President/CEO
Evelin Hernandez | Chief Financial Officer
Missy Garcia | Vice President/ Human Resources
Eric Jaramillo | Vice President/ Marketing

Kari Kelley | Chief Operations Officer
Sam Longoria | Chief Lending Officer

Dollars & Sense is published quarterly for CLCU members.

Current Membership 34,669

Assets \$506,200,919 as of 08/31/25



[CoastLifeCU.com](https://www.coastlife.org)