# DOLLARS and SENSE

FALL 2026
COASTLIFE CREDIT UNION

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## Be a Voice for CoastLife Members

CoastLife Credit Union is now accepting applications from members interested in serving on our Board of Directors. Serving on the Board is an opportunity to take an active role in the future of your credit union, represent the interests of fellow members, and help support CoastLife Credit Union's continued growth and success.

Each year, three Board of Director positions are open for election. Members interested in being considered by the Nominating Committee are encouraged to submit an application by 5:30 p.m. on December 11, 2026.

Applications will be available upon request from November 2 through December 11, 2026. To request an application or additional information, please contact Gina Moreno at **Gina.Moreno@MyCoastLifeCU.com**.

## Turn Your Home Equity Into Possibilities

Have home projects been piling up? Your home's equity could help you tackle those repairs, renovations or other expenses you've been putting off.

For a limited time, CoastLife Credit Union is offering Home Equity Loans with rates as low as 6.25% APR and half off the origination fee on approved and funded loans.

Whether it's a much-needed repair, a new kitchen, or another big project, put the equity in your home to work for you.

Apply today! This special offer is available through November 30, 2026.

*Visit us **online** for complete details, terms and conditions.*

## Celebrate International Credit Union Day with Us!

In a world filled with constant notifications, changing headlines and plenty of financial noise, it helps to have something, and someone, you can count on.

That's why this year's International Credit Union Day theme, 'A Steady Signal in a Noisy World,' feels especially meaningful.

On Thursday, October 15, credit unions around the world will celebrate International Credit Union Day and the people-first philosophy that makes credit unions different. At CoastLife Credit Union, that means staying focused on what matters most, our members and the communities we serve.

For us, being a steady signal means being here when you need financial guidance, helping you find solutions that fit your life, and providing the products and services you need to move toward your financial goals. Through all the changes happening around us, our commitment to helping our members remains constant.

Most importantly, you are the reason we get to celebrate! Your membership and continued trust allow CoastLife Credit Union to serve our communities and carry forward the credit union philosophy of People Helping People.

We invite you to stop by any CoastLife Credit Union branch on Thursday, October 15, and celebrate International Credit Union Day with us. We'll have refreshments available throughout the day as our way of saying thank you for being part of the CoastLife Credit Union family.

When the world gets noisy, know that CoastLife Credit Union is here — a steady signal you can count on.

**Happy International Credit Union Day!**

## What a Day, Kingsville!

The FOCUS Foundation's 2nd Annual Family Fun Fest & Chili Cook-Off brought the fun to Kingsville - and what an afternoon it was!

The JK Northway Expo Center was filled with families enjoying rides, games, pony rides, a petting zoo, entertainment, vendors, food trucks, and more. And we can't forget the Chili Cook-Off, where teams brought their best recipes and a little friendly competition to the festivities!

Best of all, every bit of the fun helped support a great cause - the FOCUS Foundation.

A HUGE thanks goes out to our sponsors, vendors, food trucks, chili teams, nonprofit organizations, volunteers and everyone who joined us! It takes a lot of people to bring an event like this together, and we couldn't do it without the incredible support of our community!

## Hit the Road with a Great Rate!

Whether you're shopping for something new, buying used or looking to refinance your current vehicle, now is a great time to check out CoastLife Credit Union's Auto Loan options.

For a limited time, qualified borrowers can get an Auto Loan rate as low as 5.00% APR — plus, you may qualify for an additional 0.25% rate discount based on loan amount and vehicle value.

Already have an auto loan somewhere else? Bring it to CoastLife Credit Union! Refinancing could help you lower your rate, reduce your monthly payment or simply put you in a better financial position.

Don't let this offer drive away! Apply today and see how much you could save.

*Visit us **online** for complete details, terms and conditions.*

## 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
Fax Number: (512) 832-0278
Email: complaints@cud.texas.gov
Website: www.cud.texas.gov

# KNOW THIS?

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

- **COLUMBUS DAY**
  Mon., October 12th
- **VETERANS DAY**
  Wed., November 11th
- **THANKSGIVING DAY**
  Thurs., November 26th
- **CHRISTMAS EVE @ 1pm**
  Thurs., December 24th
- **CHRISTMAS DAY**
  Fri., December 25th

**Annual Debit Card Fee Reminder**
The $10.00 annual fee for your MasterCard Debit Card will be charged to your account during October 2026. However, if you're enrolled in the Advantage Benefit Package, this fee will be waived. Like to learn 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, and 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.

**2nd Quarter Extra Mile Awards**
Ali Carrizalez, HS Branch Manager and Stephaniee Nava, Community Engagement Coordinator received the Extra Mile award for the 2nd Quarter 2026. Congratulations!

## Branch Locations

Saratoga *(Drive-Thru*)*
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**
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

**Current Membership 33,171**

**Assets $506,901,016 as of 08/31/26**

## Board Of Directors

**Dr. Lynda De Leon** | 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
**Irma Hinojosa** | Vice President/ Branch Operations
**Kari Kelley** | Chief Operations Officer
**Sam Longoria** | Chief Lending Officer
**Eric Jaramillo** | Vice President/ Marketing

**Dollars & Sense is published quarterly for CLCU members.**

EQUAL HOUSING OPPORTUNITY

NCUA

CoastLifeCU.com