

DOLLAR\$ *and* SENSE

WINTER 2025
COASTLIFE CREDIT UNION



Inside

Starting the New Year Strong: A Fresh Start for Your Finances

Celebrating 90 Years

Know This?

- Holidays
- Extra Mile Awards
- Bank Anytime,
Anywhere
- Keep Your Valuables
Safe
- Branch Locations
- Branch Hours
- ATM Location Update



2026 Annual Meeting

Mark your calendar for CoastLife Credit Union's 90th Annual Meeting to be held on Tuesday, April 7 at the Mansion Royal, located at 8001 SPID. Members will have the opportunity to win cash prizes, so be sure to attend.

Doors will open at 6:00 p.m. for a social hour featuring light hors d'oeuvres with the meeting beginning promptly at 7:00 p.m.

The Nominating Committee has submitted the following slate of candidates for the Board of Directors:

- Dr. Lynda DeLeon
- Angie Ramirez
- Jesse Gatewood

For more information about the nominees, please refer to the insert included with your December statement.

Investing in Tomorrow's Leaders

At CoastLife Credit Union, we're committed to investing in the next generation of leaders through our annual scholarship program. This initiative honors outstanding students in Nueces and surrounding counties who demonstrate strong academic achievement and dedication to their education.

For the 2026 school year, we are proud to award eleven \$1,500 scholarships to deserving students.

Scholarship applications will be available online beginning January 2. Complete and submit your application by the posted deadline for an opportunity to be selected as a recipient.

For eligibility requirements, application access, and full details, please visit our [website](#).

Starting the New Year Strong: A Fresh Start for Your Finances

The holidays bring joy, connection, and more than a few extra receipts tucked into coat pockets. If January feels a little tighter than usual, you're not alone. The good news? Post-holiday financial balance is completely doable with a few smart moves and a clear plan.

Think of this season as a financial reset button. No guilt, no stress, just forward momentum.

Step 1: Take Inventory Without Panic

Before making changes, take a clear look at where things stand. Review credit card balances, loan payments, and monthly expenses. Awareness is powerful, and this step alone often brings a sense of control.

Pro tip: Focus on progress, not perfection. Even small adjustments add up.

Step 2: Consider Debt Consolidation

If holiday spending left you juggling multiple credit card balances or high-interest payments, debt consolidation may be worth exploring. Consolidating debt combines multiple balances into one loan, often with a lower interest rate and a single monthly payment.

Benefits can include:

- Lower overall interest costs
- One predictable payment instead of many
- A clearer payoff timeline

This approach can make debt feel far more manageable and help free up cash for savings or everyday expenses.

Step 3: Rebuild your Post-Holiday Budget

A post-holiday budget doesn't have to be restrictive. Instead, think of it as a short-term financial tune-up. Identify areas where spending can be trimmed temporarily and redirect those funds toward paying down debt or rebuilding savings.

Even a modest emergency fund can help prevent future reliance on credit cards when surprises pop up.

Step 4: Set One or Two Realistic Goals

Rather than overhauling everything at once, choose one or two financial goals for the next few months. Examples include:

- Paying off one credit card
- Saving a set dollar amount
- Refinancing or consolidating debt

Small wins build confidence and momentum.

Step 5: Lean on CoastLife Credit Union - Your Trusted Financial Partner

You don't have to navigate your financial journey alone. We offer tools, guidance, and options designed to support members through every stage of your financial journey, including after the holidays.

A quick conversation with one of our financial professionals can help uncover opportunities you may not have considered.

A New Season, A Stronger Financial You

The holidays may be over, but your financial story is still being written. With a thoughtful plan and the right support, this can be the season you turn holiday spending into long-term financial strength.



Celebrating 90 Years

On December 9th, CoastLife Credit Union proudly celebrated 90 years of serving our members and our community. That's nine decades of trust, teamwork, and people helping people, with a steadfast commitment to putting members first.

Throughout the years, we've grown alongside our community, serving generations as they open their first savings account, buy their first car, purchase homes, start businesses, and plan for retirement. These are more than financial milestones. They're life moments, and we're honored to be part of them.

Reaching 90 years is about more than longevity. It's a reflection of the strong relationships we've built, the trust our members place in us, and the dedication of our employees and leadership who continue to serve our community every day.

KNOW THIS?

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

- **NEW YEARS DAY**
Thursday, January 1st
- **MLK, JR. DAY**
Monday, January 19th
- **PRESIDENTS DAY**
Monday, February 16th

3rd Quarter Extra Mile Awards

Esperanza Casiano, Financial Service Partner at our Saratoga Drive-Thru and Kimberly Ruiz, Senior Teller at our Kingsville Branch received the CoastLife Credit Union Extra Mile Award for the 3rd Quarter 2025. Congratulations!

Bank anytime, Anywhere!

Remember, Web-24, our Mobile App, and Call-24 are available anytime, even when branches are closed. To access Web-24, visit our website or download our mobile app. If you're not signed up for Web-24 or the Mobile App, sign up online today. To access Call-24, dial 361-985-6810 and press 1.

Keep Your Valuables Safe

Need a secure place for your most important documents, family keepsakes, or other valuables? Our safe deposit boxes offer a protected, climate-controlled environment designed to keep your items secure and accessible whenever you need them.

Safe deposit boxes are available exclusively at our Saratoga and Calallen locations. Call us today to learn more and reserve your box.

ATM Location Update

Please note that the CoastLife Credit Union ATM located at La Palmera Mall will be removed prior to February 28, 2026. Members will continue to have access to free ATM options at other locations. A complete list is available on our [website](#).

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 & 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

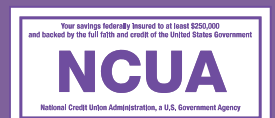
Jesse Gatewood | Treasurer
Kathryn Ortiz | Secretary
Dr. Michael Sandroussi

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.

[CoastLifeCU.com](#)