

DOLLARS & SENSE

COASTAL COMMUNITY AND TEACHERS CREDIT UNION

FALL 2011

Chili's Fundraiser

Support a great foundation and have a delicious meal too! Eat at Chili's and help raise money for the FOCUS Foundation's Field Trip Grant Program. When you present a flyer at a Chili's Restaurant any time on October 18th, Chili's will donate 10% to the Foundation. The flyer is good at the Corpus Christi, Calallen, Portland, Kingsville and Alice locations and applies to dine in or take home. Good Food...Great Cause!

Field Trip Grant Program *Spare Your Change and Change a Mind*

The FOCUS (**F**or **O**ur **C**hildren's **U**ltimate **S**uccess) Foundation has been assisting the youth in our community since 2005 having granted over \$86,000 to schools and other organizations thus far. The FOCUS Foundation's Board determined future fundraising efforts would be directed toward Field Trip Grants that would benefit the children of our community. Please help us grow the minds of our children. Make a donation on-line or at any of our 8 locations.



"A mind that is stretched by a new experience can never go back to its old dimensions." – Oliver Wendell Holmes, Jr.

International Credit Union Day October 20, 2011



Why do 184 million people worldwide choose credit unions? Because credit unions create opportunities for families, strengthen communities and contribute to building a better world. On October 20, 2011, join credit union members around the globe in celebrating International Credit Union Day® and experience the credit union difference. Visit us at any of our 8 locations that day and celebrate with your fellow members!

Check out our web-site at www.ccatcu.com to find a location nearest you!

Donations Needed Rummage Sale Fundraiser

Have any unwanted items in your garage? Need to clear out some clutter around your house? The Credit Union is currently accepting donations for a Rummage Sale to be held at our Trojan office on Saturday, December 3rd from 8am-2pm. Can't bring them to us? We'll make arrangements to have them picked up. Just give us a call at 361/985-6810 or drop your items off at any of our 8 locations. All proceeds will benefit the FOCUS Foundation's Field Trip Grant Program. The FOCUS Foundation is a non-profit 501(c)3 organization established in 2005 by Coastal Community And Teachers Credit Union. All donations are tax deductible.

Kidz Korner

Raskals Kidz Klub Accountholders

We're starting our fifth year of the Raskals Kidz Klub Account in partnership with the Corpus Christi IceRays and going strong. As a Raskals Kidz Klub accountholder, membership to the IceRays Raskals Klub is FREE and you're entitled to one FREE general admission IceRays ticket per home game plus much more. Watch your mail for your new 2011-2012 membership card!



Don't have a Raskals Kidz Klub Account? Present this newsletter at any of our 8 locations when opening a Raskals Kidz Klub Account and we'll waive the fee and match your initial deposit up to \$5!*

*Offer expires December 31, 2011. One incentive per member and refers to new members only. RKK accounts available for children up to age 16.

Raskals Readers Klub

Join the Raskals Readers Klub and receive a FREE lanyard! Sign up via e-mail at focus@ccatcu.com and include your name, age, address, phone number and e-mail address. Once you receive a Reader's Card and your FREE lanyard, you'll be ready to begin. Read 10 books each month from now through May. Then simply redeem your Reader's Card at any CCATCU location each month for your lapel pin award. It's not too late...start collecting your pins today! If you're already a Raskal Reader, you can start reading your books to earn your lapel pins – new design and exciting look.

Why throw away your money?

With the Sprint Credit Union Member Discount Plan
You'll get:

- 10% off most regularly priced Sprint service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

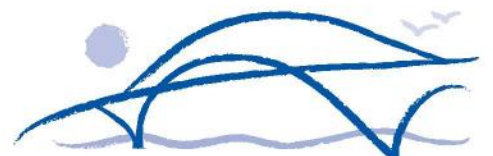
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to get this exclusive offer.

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AND TEACHERS CREDIT UNION

CCATCU Privacy Policy

Coastal Community And Teachers Credit Union is committed to making available financial products and services that will enable you, our member, to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is high priority. We maintain strong security controls to ensure that member information in our files and computers is protected. We do not disclose any nonpublic information about you to anyone, except as permitted by law. The Credit Union does not and will not sell member information to telemarketing firms. Please refer to the Privacy Brochure for detailed information.

If you have any questions regarding your privacy, please contact Member Services at 361/985-6277.

ATTENTION VISA® Check Card Holders

The \$10 annual fee will be deducted from your checking account on October 14, 2011. This annual fee is only valid if you currently have a CCATCU VISA Check Card. If you have the Advantage Benefit Package, your VISA Check Card annual fee is waived. For questions concerning your account, please contact the VISA Department at 361/985-0308. For information regarding the Advantage Benefit Package, contact the Member Services Center at 361/985-6277.

e-Statements Now Available!

Why wait for your statement in the mail? E-Statements are faster and more convenient. Visit us on-line at www.ccatcu.com to sign up.

PICK A CARD Auto Refinance and Home Equity Loans



If you're paying a high interest rate on your current auto loan at another institution, now is a great time to refinance. Now thru October 31, 2011, refinance your auto loan from another lender to CCATCU and receive a \$100 Gas Card. Rates are as low as **3.5% APR** - lower your rate AND your payments! Finance a Home Equity Loan with us and receive a Visa® Gift Card valued at 1% of the loan amount up to \$400. Put some money in your pocket just in time for the holidays. Contact our Loan Department for details at 361/985-6010.

Offer ends October 31, 2011. Loans are subject to usual credit standards. Minimum auto loan of \$10,000 required. Other restrictions may apply.

CCATCU Trivia Questions:

Win \$50!! Find the answers to the three following trivia questions within this newsletter. Write down the answers to the specific questions and mail them in to: CCATCU Marketing, P.O. Box 8850, Corpus Christi, TX 78468-8850. Entries must be postmarked by December 31, 2011. Four winners will be drawn from all submitted entries stating the correct answers. Winners will have \$50 deposited to their savings account. CCATCU is not responsible for lost or misdirected mail.

1. Who said "A mind that is stretched by a new experience can never go back to its old dimensions"?
2. What do our Raskal Readers Klub members receive FREE?
3. When will the annual \$10 check card fee be charged?

Did You Know?

.....All credit union offices will be closed as follows:

October 10, 2011	Columbus Day
November 11, 2011	Veterans Day
November 24, 2011	Thanksgiving
December 24, 2011	Christmas Eve
December 26, 2011	Christmas Day

.....**Emiliano Carlos**, a Trojan Teller was named Employee of the Quarter for the 2nd Quarter of 2011. Congratulations and thank you for your dedication. Keep up the good work!

.....Safe Deposit Boxes are available. Store those valuables away and keep them safe. Annual fees range from \$15.00-\$100.00. Boxes are available at both our Main Office (6810 Saratoga) and our Northwest Office (14001 Northwest Boulevard).

Contact the File Room Administrator at 361/985-6010 for both location availability.

COASTAL COMMUNITY AND TEACHERS CREDIT UNION

www.ccatcu.com

Current Membership 36,862

Assets \$202,905,598

Dollars & Sense is published quarterly for CCATCU members. Reader comments welcome.

Dollars & Sense, CCATCU, 6810 Saratoga Blvd., Corpus Christi, TX 78414

Main Office:

6810 Saratoga Blvd., Corpus Christi, TX 78414 • 361/985-6810
Loan Services 361/985-6010 • Member Services 361/985-6277

Lobby: Monday & Friday 9:00 a.m. - 5:30 p.m.
Tuesday - Thursday 10:00 a.m. - 5:30 p.m.
Drive-Thru: Monday-Friday 8:00 a.m. - 6:00 p.m.
Saturday 9:00 a.m. - 12:00 p.m.

Lobby Hours for Northwest CC, Kingsville, Portland, Alice, DCH Health Center, Trojan and Freer are the same.

Lobby: Mon., Tues., Thurs., & Fri. 9:00 a.m. - 5:30 p.m.
Wednesday 10:30 a.m. - 5:30 p.m.

DCH Health Ctr: 3455 S. Alameda, 2nd Floor
Corpus Christi, TX 78411
361/225-0476

Kingsville: 715 S. 14th Street
Kingsville, TX 78363
361/595-7595

Portland: 2030 US Hwy. 181, #G
Portland, TX 78374
361/777-2800

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

Freer: 422 S. Main
Freer, TX 78357
361/394-7375

Drive-Thru: Monday - Friday
8:00 a.m. - 6:00 p.m.

Trojan: 1909 Trojan Dr.
Corpus Christi, TX 78416
361/814-9304

Drive-Thru: Monday - Friday
8:00 a.m. - 6:00 p.m.
Saturday
9:00 a.m. - 12:00 p.m.

Northwest CC: 14001 Northwest Boulevard
Corpus Christi, TX 78410
361/767-6500

Drive-Thru: Monday - Friday
8:00 a.m. - 6:00 p.m.
Saturday
9:00 a.m. - 12:00 p.m.

Board of Directors

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