

REMINDER

Check Cashing Fee

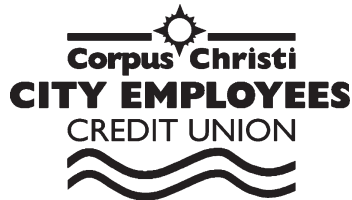
• A check cashing fee of \$2.00 will be assessed to members who cash checks while maintaining less than \$100.00 in shares with no other deposit or loan services.

Returned Deposit Fee

• A Returned Deposit fee (charge back item) will be \$2.00.

Excessive Withdrawl Fee

- Share (Savings) Accounts (in excess of 6 per month) - \$1.00 each
- Vacation Accounts (in excess of 3 per month)-\$1.00 each
- Cashier's Cheques \$3.00 each



2140 Gollihar Road
Corpus Christi, Texas 78416
(361) 855-4494
Toll-Free: 1-800-465-4494
Fax: (361) 855-2239
www.cccecu.com

YES

**We can receive
Direct Deposit of
your IRS Tax Refund!**

DIRECT DEPOSIT IS:

QUICK • SAFE • EASY

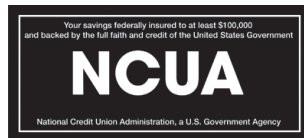
For direct deposit of tax refunds to your credit union account, or when participating in an Electronic tax Return Program, use CCCECU's correct routing and transit number 314978404

For additional information, please contact the Member Services Department at: (361) 855-4494

E-Statements Are Here!

**Now you can download your
monthly and quarterly
statement from our secure
Online Banking site.**

Click on the "statements" icon at the top right side of the Account Summary page to view up to 3 years of statement activity.



Effective April 1, 2006 NCUA has increased coverage on Individual Retirement Accounts up to \$250,000.

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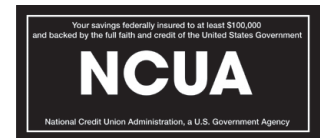
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**Make
Transfers
Online**



***Did you know that you can
transfer funds between
account suffixes online? Just
click on the Transfers icon and
click on the suffix to transfer
from and the suffix to transfer
to. It's Quick, Secure and
Easy! Give it a Try!***

Dividend Rates

The Board of Directors has approved the
following Dividend Rates as of
January 1, 2007

Share Account	Dividend	Annual Percentage Yield
\$100 - \$9,999	1.25%	1.26%
\$10,000 - 24,999	1.50%	1.51%
\$25,000 & over	1.75%	1.76%
Life Savings Acct	1.75%	1.76%
GEM Checking	1.00%	1.00%
Budget Checking	.50%	.50%
Economy Checking	0.00%	0.00%
Money Market Acct		
\$1,000 - 24,999	2.50%	2.53%
\$25,000 and over	3.00%	3.04%
Christmas Club	2.00%	2.02%
Vacation Club	2.00%	2.02%
IRA Share Acct		
\$500 - 24,999	3.75%	3.80%
\$25,000 & over	4.00%	4.06%

Term Share Certificates as of 01/01/07

\$1,000 - 24,999		
6 mos.	4.00%	4.06%
12 mos.	4.75%	4.84%
18 mos.	4.60%	4.68%
24 mos.	4.50%	4.58%
36 mos.	4.25%	4.32%
\$25,000 & more		
6 mos.	4.25%	4.32%
12 mos.	5.00%	5.09%
18 mos.	4.85%	4.94%
24 mos.	4.75%	4.84%
36 mos.	4.50%	4.58%

Rates on Term Share Accounts are
Subject to change without notice.
Contact a Credit Union employee at
361-855-4494 for further information
about applicable fees and terms.



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