

FALL 2019

QUARTER 4



WWW.CCGCFCU.COM | 361.980.8203 | f @GULFCOASTFCU

LOCATIONS

Main

2633 Rodd Field Road
Corpus Christi, TX 78414

Staples

4677 S. Staples St.
Corpus Christi, TX 78411

Alice

1909 E. Main St.
Alice, TX 78332

Portland

1696 U.S. Highway 181
Portland, TX 78374



THE PEOPLE YOU TRUST,
PROTECTING WHAT
MATTERS THE MOST!

Vehicle | Homeowner's | Recreational Vehicles | +MORE!
361.792.7570 | agent@gcfcuins.com



HOLIDAY DISASTERS: WHAT DOES HOMEOWNERS INSURANCE COVER?

The holiday season is among us. With celebrations comes the opportunity for a few mishaps to occur. Here are some scenarios that may or may not be covered by your homeowner's insurance policy:

- You attempt your grandmother's stuffing recipe... and burn the house down -- COVERED.

Fortunately, standard homeowners policies cover damage due to fire.

- You pour all the grease from your deep fried turkey (yum!)... and your sewer backs up -- MAYBE.
Regardless of the cause of the back up, most policies do not cover sewage back up. Most insurance carriers will offer a special endorsement called "Water backup", this coverage is optional and may help pay for water damage resulting from a backed up drain or sump pump.
- Santa leaves you plenty of gifts under the tree... and the Grinch (or thieves) snatch them all -- COVERED.
Most homeowners policies provide coverage for possessions at 50% to 70% of the dwelling's coverage.

Ensure a wonderful holiday season for you and your family with a reliable homeowner's policy from Gulf Coast Federal Credit Union.

Thank you, Ron!

It is our sad duty to inform you that Ronald (Ron) Smith passed away Tuesday, July 2nd, 2019. Ron had been a volunteer for Gulf Coast Federal Credit Union since the early 1980's. He contributed his financial expertise to many projects as a dedicated volunteer and board member. During his tenure at Gulf Coast FCU, Ron also served on the credit, supervisory, and loan committees. Ron saw the CU grow from \$7 million in total assets to over \$210 million during his many wonderful years of service. His dedication and commitment were an integral part of our success and growth. Ron will be dearly missed.

-Jeremy Garza, President and CEO





#GULFCOASTCARES

As a not-for-profit, member-owned financial institution, Gulf Coast F.C.U. honors our members and communities. And it's not a new idea - we've been at it since 1940!

Gulf Coast F.C.U. understands that our employees not only want to work and pay their bills—they also want to do good for our community and others. We have assisted our staff in finding a sense of purpose at work, and one way to do that is by increasing options to give back to the local community. We actively create opportunities to play a positive role through consistent support of local institutions, charitable organizations, the performing arts, and conservation.

In 2019 our employees participated in over 35 community events and donated hundreds of hours of their time.

S.E.A. AWARD RECIPIENT:

XSAIVER TASBY



Showing Exemplary Attitude award is awarded to Gulf Coast F.C.U. employees quarterly. Our achievements are shaped by the strengths of the foundations our employees set with our members.

Xsaiver, your can-do attitude has made a positive difference. Thank you for your commitment to excellence.

DROP YOUR RATE AND SAVE!



Refinance your auto loan and LOWER your APR by 1%!

*APR= Annual Percentage Rate. Subject to credit approval. Applies to auto loans ONLY. Refinanced auto loans from outside the credit union will only be allowed if the rate does not drop below the current stated base rate. No in-house refinancing of loans. Max term 72 months. Offer subject to change or withdrawal at any time.

ATM SAFETY NOTICE

The following information is a list of safety precautions regarding the use of Automated Teller Machine (ATM) and Night Deposit Facilities:

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the ATM or the night deposit facility is used after dark.
- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction.
- Refrain from displaying your cash at the ATM or night facility. As soon as your transaction is complete place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or deposit facility or come back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your ATM access device or deposit envelope and leave.
- Do not write your personal identification number code on your ATM card.
- Report all crimes to law enforcement officials immediately.

THE HOLIDAYS ARE AMONG US!

Please be aware that our branches will be closed on the following dates:

- Columbus Day – Monday, October 14th
- Thanksgiving Day – Thursday, November 28th
- Christmas Day – Wednesday, December 25th