



WWW.CCGCFCU.COM | 361.980.8203 | f @GULFCOASTFCU

NEW YEAR NEW HOME



LOCATIONS

MAIN
2633 RODD FIELD ROAD
CC, TX 78414

STAPLES
4677 S. STAPLES ST.
CC, TX 78411

HOMEPORT
5959 S STAPLES ST. SUITE
100
CC, TX 78413

ALICE
1909 E. MAIN ST.
ALICE, TX 78332

PORTLAND
1696 U.S. HIGHWAY 181
PORTLAND, TX 78374

**We will be closed
February 15, 2021
&
May 31, 2021
in observance
of National Holidays**

How to Get A New Home in 2021

Open floor plans, walk-in closets, and three-car garages- oh my! The possibilities that come with the purchase of a new home are exciting and endless. However, before you start visiting open houses and calling realtors, here are 4 steps that will get you closer to being move-in ready:

STEP 1: CHECK YOUR CREDIT SCORE

Getting your credit score in shape is the first step to securing a loan. Your credit score is important because mortgage lenders will look at it to determine the terms of your home loan.

STEP 2: DETERMINE WHAT YOU CAN AFFORD

This will allow you to focus your time and excitement on houses within your financial reach. Housing expenses often include principal, interest, taxes, insurance and HOA dues. Consider what you currently pay for housing and how much more you are willing to pay per month.

STEP 3: TALK TO A MORTGAGE LENDER

Getting a loan can be stressful, so you will want someone who helps lighten the load like your friends at Gulf Coast Federal Credit Union. You will need to provide the lender with basic financial information to get this estimate, which they can usually turn around in one to two days!

STEP 4: GET A PREAPPROVAL LETTER

A preapproval letter* is a document from your lender stating that they have thoroughly reviewed your financial information, and it details the definitive terms of the loan you qualify for. This prep work takes some number crunching and time, but it sets you up to find the right loan and a home within your budget, plus gives you the ability to make a quick offer.

The new year brings lots of new opportunities, and it can even bring the possibility of a new home. With the 4 steps above, and Gulf Coast Federal Credit Union, you will be ready to make an offer on your dream home in no time!

*A pre-approval letter is not a firm offer of credit. Lenders may require additional information, documentation and underwriting prior to providing a formal approval.



Instant Issue Debit Cards Now Available

At Gulf Coast FCU, we are all about providing our members with services that make your life easier! That's why we launched Instant Issue Debit Cards to eliminate the wait for a new debit card. Whether you're a new or longtime member, you can instantly benefit from our new service.

Instant Issue Cards are also contact less! Don't wait, they are available within minutes at our Alice, Main, Portland, or Staples branches.



New Checking Account Members

Want to open a checking account and get your new debit card in the same visit? You now can with Gulf Coast FCU! Simply open a new checking account and request a debit card at one of our participating branches. Your new debit card can be activated and used that day!

Current Checking Account Members

Lost your debit card and need to have a new one issued as soon as possible?

- Call us ASAP to report a lost or stolen card so that it can be deactivated
- Visit one of our branches
- Activate your new debit card
- Start using your card!



SEA AWARD WINNER

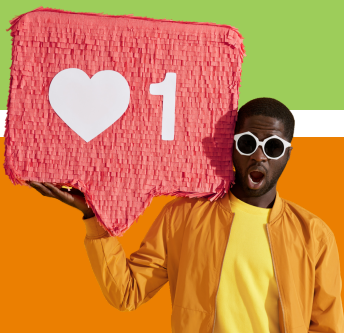
Showing Exemplary Attitude (SEA) award is awarded to our employees quarterly.

Congratulations, Melissa Mungia, your dedication to the safety of our staff and our members.

Thank you for your commitment to Gulf Coast Federal Credit Union.

Wishing Travelers Cheques "Bon Voyage!"

For more than a century our Travelers Cheques have helped travelers protect their money. American Express (AMEX) has announced that it will no longer sell Travelers Cheques and Gift Cheques. Effective March 31, 2021, Gulf Coast FCU will no longer provide these products.



Annual Meeting

The 2020 Annual Meeting will be held on February 24th, 2021 at 5:30pm. The meeting will be held online in order to help protect our members and partners through the COVID-19 crisis. Members will be able to join the meeting via video or by phone through a registration link on our website.

The Annual Meeting is an opportunity for members to engage and participate in their membership. Additionally, we use the Annual Meeting to report on the performance of the credit union and hold our Board of Directors election.

The 79th Annual Meeting Minutes, 2020 Annual Report, and 80th Annual Meeting Agenda will be available to download on our website or by request at any one of our branches.

Check out our Facebook & Instagram to stay up to date with the latest news from Gulf Coast FCU! Follow us and we'll keep you in the loop about events, offers, service outages, and anything else you want to know. It's easy! Search for @gulfcoastfcu or head to www.ccgfcu.com for a direct link.