



WWW.CCGCFCU.COM | 361.980.8203 | f i t @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 HOLIDAYS ARE AMONG US!

Our branches will be closed on the following holidays while our employees spend time with their families.

We hope you are able to do the same!

**Columbus Day – Closed
Monday, October 11th, 2021**

**Thanksgiving Day - Closed
Thursday, November 25th, 2021**

**Christmas Eve - Closed
Friday, December 24th, 2021**

**Christmas Day - Closed
Saturday, December 25th, 2021**

**New Year's Day - Closed
Saturday, January 1st, 2022**

BEWARE OF HOLIDAY SCAMS

The season to be jolly is around the corner. Don't let scammers turn you into The Grinch! Instead, keep your money safe by learning about the most common scams of the holiday season to avoid them.



1. Copycat Websites and 'Phishing' E-mails

Those super deals you'll find on social media, in marketing e-mail, or through web searches could lead you to sites that look an awful lot like a legitimate retailer's but aren't. Some of those players are out to sell you goods that are inferior or counterfeit—or don't arrive at all.

Defend Yourself: Look for telltale misspellings on e-mail addresses of familiar web addresses (i.e., amason.com instead of amazon.com). Type the URL of the company directly into your browser rather than clicking on it in an e-mail or social media post, which could take you to a fraudulent site. And make sure any payment page has an "s" after "http" in its URL, which indicates the page is secure.

2. Fake Charities

One of the most common holiday scams involves preying on generous people to siphon money off to a nonexistent charity organization. With websites like GoFundMe, it's easier than ever for scammers to make fraudulent claims about where charitable donations are going.

Bogus charities typically solicit funds from donors by email, phone, or mail. They may also be looking for your financial data under the guise of being a registered charity.

Defend Yourself: Don't give to crowdfunding sites established by people you don't know. Check how much a charity gives toward its "good works" on websites like Charity Watch and Charity Navigator.

3. Shipping and Delivery Scams

With postal delivery services at their peak season during the holidays, scammers take advantage of people expecting packages in the mail. If you get a hyperlink sent via text to confirm the delivery of a package saying an unsuccessful delivery attempt was made, know that it could potentially be a scam.

Defend Yourself: Do not click the hyperlink in the text, instead visit the website where you made your purchase and track the delivery status from there. If you know the text message is a scam, block the number immediately.

SEA AWARD WINNER



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

Congratulations Sonya Bargas!
Your friendly personality, attention to detail, and dedication to member service make a positive difference in your coworkers and our members lives.

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

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.

HOLIDAY SKIP-A-PAY!

To help with your holiday shopping, we're giving you an early Christmas gift!

Complete the form below and return it before Nov. 22 to see if you're eligible to skip your December loan payment.



Our Offer to Skip Your December Loan Payment(s) has the following Restrictions:

If you have NOT had an extension in the year of 2021, and have a good pay history with us, you may qualify.

If you wish to take advantage of this offer, please sign the form below and return before November 22nd, 2021. If you do not qualify for the extension, you will be notified. No response is necessary if you do not wish to skip your payment. If you choose to skip your payment, any funds that we receive will remain on deposit in your account. Real Estate loans and loans with CPI Insurance are not eligible for Skip-A-Pay.

NOTE: A \$25.00 fee "finance charge" per loan will be charged and must be paid before the December skip a payment can be processed.

If approved, I acknowledge that this extension will alter my Loan Agreement. I also acknowledge the fact that interest will continue to accrue and extend the loan term. After the December skip a payment, I will resume paying my regular scheduled payment.

ONLY the December payment will be affected by this offer. In order to qualify the loan must have at least six (6) consecutive monthly payments made in 2021.

First & Last Name: _____

E-mail Address: _____

Loan Account # (include suffix): _____

Loan Account # (include suffix): _____

Loan Account # (include suffix): _____

Withdraw fee(s) from my:

Share Account # (include suffix): _____

Share Draft Account # (include suffix): _____

Please ensure fee is available in account on December 1, 2021

OR extension will not be processed.

Signature: _____ Date: _____

Submit this form by:

Mail
Gulf Coast FCU
ATTN: Lending Team
PO Box 8849
Corpus Christi, TX 78468

Fax
361.980.9665
Gulf Coast FCU
ATTN: Lending Team

Or by stopping by
any of our branches!