

FALL 2024

# GULF COAST FEDERAL CREDIT UNION

WWW.CCGFCU.COM

361.980.8203

@GULFCOASTFCU



## Discover the GCFCU Debit Card Hacks



# GET YOUR INSTANT ISSUE DEBIT CARD NOW!



Enjoy the convenience of our Gulf Coast FCU instant-issue debit card, perfect for contactless payments anywhere! Plus, with our Cash Back Checking account, you can earn up to \$12 cash back monthly on debit card purchases, and get nationwide ATM withdrawal fee refunds. Upgrade today for smarter spending and more rewards!

Visit a branch for full details and disclosures @ Kasasa



### SEA AWARD WINNER

Congrats to Kevin Munoz, our IT Technician, for receiving the Showing Exemplary Attitude (SEA) award! Kevin's positive attitude and willingness to help have made a big impact on both our team and our members. Thank you, Kevin, for your dedication, always being ready to lend a hand, and your unwavering commitment to the success of our credit union!

### REFINANCE & LOWER YOUR INTEREST RATE BY 1%

Rev up your savings with Gulf Coast FCU Auto Finance! Don't let high rates put the brakes on your dreams – switch gears and drive off with confidence! Whether it's new or used, we've got you covered with the SAME low rate on car financing.

APR= Annual Percentage Rate. Some conditions may apply. Applies to auto loans refinanced from another institution, outside the credit union. Refinanced rate is not allowed to drop below our stated base rate per credit tier or lower than our base rate of 5.75%. Loans currently with GCFCU do not qualify for refinance special. Subject to credit approval. Applies to auto loans ONLY. Max term 75 months. Offer subject to change or withdrawal at any time. Limited time offer.



### THE HOLIDAYS ARE AMONG US!

**COLUMBUS DAY - CLOSED  
MONDAY, OCTOBER 14TH**

**THANKSGIVING DAY - CLOSED  
THURSDAY, NOVEMBER 28TH**

**CHRISTMAS DAY - CLOSED  
WEDNESDAY, DECEMBER 25TH**

**NEW YEAR'S DAY - CLOSED  
WEDNESDAY, JANUARY 1ST,  
2025**

### Meet Our Branch Managers

**STAPLES**  
4677 S. STAPLES ST.  
CORPUS CHRISTI, TX 78411



Grace  
Grant  
Manager

**ALICE**  
1909 E. MAIN ST.  
ALICE, TX 78332



Lisa  
Munoz  
Manager

**PORT ARANSAS**  
1726 SH 361, SUITE A, PORT  
ARANSAS, TX 78373



Lorena  
Portillo  
Manager

**MAIN**  
2633 RODD FIELD ROAD  
CORPUS CHRISTI, TX 78414



Belinda  
Cantu  
Manager

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



Julia  
Martinez  
Manager

**MCALLEN**  
4900 N 10TH STREET. SUITE  
G-1 MCALLEN, TX 78504



Vanessa  
Garza -Hiller  
Manager



# HOLIDAY LOAN SKIP-A-PAY PROGRAM!



To help with your holiday shopping, we're giving you an early Christmas gift! Complete the form below and return it before Nov. 22nd to see if you're eligible to skip your December loans payment.

## Member Holiday Skip A Pay Request

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Loan#1 \_\_\_\_\_

Due Date: \_\_\_\_\_ Payment Amt: \_\_\_\_\_ Pmt Frequency: \_\_\_\_\_

Loan#2 \_\_\_\_\_

Due Date: \_\_\_\_\_ Payment Amt: \_\_\_\_\_ Pmt Frequency: \_\_\_\_\_

Signature: \_\_\_\_\_

Our Offer to Skip Your December Loan Payment(s) has the following Restrictions: If you have NOT had an extension in the year of 2024, 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 22, 2024. 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, you must not have had an extension in the year of 2024. Also, the loan must have at least six (6) consecutive monthly payments made in 2024.

**GCFCU BUSINESS SOLUTIONS**

You trust us with your banking, now trust us with your payments!

> Ask us about merchant services today.

**MAKE YOUR DREAM HOME A REALITY**

New low rate & less down payment

Rates Based on Highest Applicants' Credit Score

Blanca J Choma  
Mortgage Manager - Underwriter  
Bringing over 30 years of experience  
Ph. 361.792.7535  
[bchoma@cgcfcu.com](mailto:bchoma@cgcfcu.com)  
NMLS ID#217079

Gulf Coast FCU NMLS #403236

## CELEBRATING OUR COMMUNITY: HIGHLIGHTS FROM SPRING & SUMMER EVENTS!



We're excited to announce that our website has been updated to serve you better! Visit [cgcfcu.com](http://cgcfcu.com) Check out our Facebook, Twitter & Instagram to stay up to date with the latest news from Gulf Coast FCU!

