Credit Union 1 | Gulf Coast Federal Credit Union

A Partnership with Gulf Coast and CU1

This merger will ensure that Gulf Coast Federal Credit Union members have access to the quality products and services needed to succeed financially. Credit Union 1 (CU1) offers modern technology, dedication to member service, and competitive everyday banking products that will help members reach their unique financial goals.



Jeremy G.
President/CEO at Gulf Coast Federal Credit Union

A Message from Jeremy Garza

For over 85 years, Gulf Coast Federal Credit Union has been proud to serve Corpus Christi, South Texas, and the Coastal Bend. As we welcome our merger with Credit Union 1 (CU1), we want you to know that we are looking toward the future with excitement and confidence.

I would like to take this time to personally thank you from our board of directors, our staff and myself for trusting us with your financial needs all these years.

Our Board of Directors and I believe CU1 brings the resources, technology, and experience that will create new opportunities for our members, our employees, and our community.

From an expanded ATM network and enhanced digital banking to better tools and training for our team, this partnership will help us continue delivering the service and value you deserve.

Most importantly, the friendly faces you know and trust will remain here to serve you. While this merger represents an important new chapter, our commitment to you and South Texas remains at the heart of everything we do. We are excited about what we can accomplish together and look forward to building an even stronger future for our members, our employees, and our community.

Thank you for allowing us to serve you for over 85 years. The best is yet to come.

Merger Updates

At a special membership meeting held on September 29, 2026, the membership of Gulf Coast Federal Credit Union confirmed the Board's plan to merge with Credit Union 1.

Important Dates

We encourage all members to review and take note of the important dates listed below to ensure a smooth experience during this period.

December 31, 2026
- Legal Merge Date

January 15, 2027
- System Conversion Date

Verify Your Contact Information

Confirm that Gulf Coast has your correct contact information on file to ensure you receive all merger communications.

- **Call** (361) 980-8203
- **Visit** a Gulf Coast branch

More details on reverse side.

Unlocking Better Products and Services, *Together!*



Credit Union 1 is committed to helping individuals, families, and communities achieve financial success. You will continue to enjoy the **familiar faces** and products you know from your Gulf Coast Federal Credit Union, now backed by expanded banking solutions, powerful digital tools, financial education resources, and a nationwide presence. As one of the country's top-rated credit unions for safety and soundness, Credit Union 1 provides the strength, expertise, and support you can count on at every stage of your financial journey.

Newly Provided Benefits

Consumer Accounts

- High Yield Checking Account - **4.75% APY**[1]
- High Yield Savings Account - **2.00% APY**[2]
- Second Chance Checking Account
- Free Student Checking Account[3]
- More loan options, including Credit Saver and No Down Payment Mortgage[4] options

Business Accounts

- Business Checking and Savings Accounts
- Business Money Market Accounts
- Business Share Certificates
- Merchant Services

Convenience & Access

- **130,000 surcharge-free ATMs** through Allpoint, MoneyPass® and CO-OP ATM networks
- CU1 Retirement and Investment Services
- Expanded Insurance Offerings *(Life, AD&D, Auto, Home)* through TruStage™
- CU1 Estate Services
- Cryptocurrency partnered with BankSocial
- **Get paid up to 2 days early**[5] with direct deposit
- Automatically send money to savings with Round It Up

Digital Banking & Security

- **Free Digital Banking** and Online Bill Pay
- CU1 Debit Card with Secure Chip Technology
- Enhanced Debit Card Controls
- Send money easily with Zelle®

Financial Wellbeing & Tools

- **Free personalized financial education** through CU1 Financial Wellbeing. Get free financial checkups, online courses, and learn your money personality.
- **Free access to Credit Score**, which offers credit score monitoring, analysis, and resources to help improve or maintain your score.
- Enhanced budgeting tools in Digital Banking.

CU1 Cares Foundation

- Clothing, toy, food, and school supply drives.
- Financial Literacy Workshops.
- **$30,000 annual scholarship fund** established for children and families of postal employee members.

Discover Better Banking for All

Scan the QR Code or visit cu1.com/gulf-coast to stay up to date on how this merger will affect your membership and access to your accounts.



HOLIDAY LOAN SKIP-A-PAY PROGRAM!

GULF COAST FEDERAL CREDIT UNION

Get a head start on your holiday cheer! We're giving you the chance to treat yourself this season—skip your December loan payment and enjoy a little extra cash for holiday shopping. Simply complete the form below and return it by December 18th to see if you qualify. Don't miss out on this early Christmas gift!

Member Holiday Skip A Pay Request

Name: _____ * Email: _____

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: Members who have good payment history and have NOT received an extension in the year of 2026 may qualify. If you wish to take advantage of this offer, please complete the form above and drop it off at a branch nearest to you before December 18, 2026. Should you choose not to accept this offer, no response is needed. Real Estate loans and loans with CPI insurance are not eligible for the Skip-A-Pay offer. Note: A $25 fee, "finance charge", per loan will be charged and must be paid before the December skip a payment can be processed. Applicants whose loans do not qualify will be notified by email using the email address on file.

If approved, I acknowledge that this extension is will alter your original Loan Agreement. I also acknowledge the interest will continue to accrue and will extend the term of my loan. Only the December payments will be affected by this offer, and my regular scheduled payments will resume in January.

Upcoming Branch Service Changes – Effective November 30, 2026

New Branch Hours Effective November 30, 2026

Lobby: Mon/Tue/Thu/Fri 9–5; Wed 10–5; Sat 9–12.
(McAllen, Port Aransas, and Portland closed Saturdays.)

Drive-Thru:

- Rodd Field, Staples & Alice: Mon–Fri 8:30–5:30; Sat 9–12.
- Portland: Mon–Fri 9–5; closed Saturdays.

Going Coinless

Effective November 30, 2026, all branches will transition to coinless operations. Members will no longer be able to obtain or receive loose coin at our branch locations.

Please plan accordingly for your loose coin needs, as this service will no longer be available at our branches.

Discontinuation of Cash Advances

Effective November 30, 2026, cash advances at our branches will be discontinued. Members can use Swivel Pay or set up automatic payments, with additional payment options available through CU1 Digital Banking beginning January 16, 2027.

We look forward to sharing a full communication letter with more details about this change and available alternatives.

We encourage members to plan ahead and establish alternative payment arrangements as needed to help ensure their payments continue without interruption.

Member Services: 361-986-8203
Email: MemberServices@ccgcfcu.com
ccgcfcu.com/contact-us

APY = Annual Percentage Yield. All checking accounts are subject to approval. The dividend rates and annual percentage yields are accurate as of the last dividend declaration date. If you require current rate information, please contact us. Dividends are paid on the last day of the month to accountholders who have maintained the Minimum Balance to Earn Dividends as provided by Program type and compounded monthly.

[1]Early access to direct deposit funds is a free, automatic feature and depends on the timing of the submission of the payment file from the payer. We generally make these funds available on the day the payment file is received, which may be up to 2 days earlier than the scheduled payment date. Standard fraud prevention restrictions apply. If your deposit doesn't arrive early, expect it to arrive on your scheduled payday.

[2]Must be New Money and deposited into the High Yield Savings Account. "New Money" is defined as money not on deposit with Credit Union 1 within the last 12 months and transferred in from a different financial institution (no Credit Union 1 to Credit Union 1 balance transfers allowed at any time. Any funds transferred in this manner will be redeposited into the original account and earn at the current rate). Money removed from Credit Union 1, then redeposited within a 12-month period from the withdrawal, will not be eligible for the High Yield Savings Account Rate.

[3]There is a $25 minimum deposit to open, or setup a minimum $500 direct deposit to the Free Checking account.

[4]No Down Payment Mortgage available for owner-occupied primary residence purchases only. $0 down payment is required. A 30-year fixed rate term is typical; other terms may be available. Private Mortgage Insurance (PMI) is required and will be in addition to the monthly principle and interest mortgage payments. Loan will require an escrow account to be established for property taxes, homeowners insurance, PMI, and flood insurance, if applicable. Subject to closing costs and other third-party fees. This is a conventional loan product, not insured or guaranteed by the FHA or VA. Program availability subject to credit union lending policies and credit approval. Borrowers are responsible for closing costs, PMI, and applicable fees. "No Down Payment" refers to the lack of an upfront down payment toward the principal loan amount.

[5]Early access to direct deposit funds is a free, automatic feature and depends on the timing of the submission of the payment file from the payer. We generally make these funds available on the day the payment file is received, which may be up to 2 days earlier than the scheduled payment date. Standard fraud prevention restrictions apply. If your deposit doesn't arrive early, expect it to arrive on your scheduled payday.

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EQUAL HOUSING OPPORTUNITY

NMLS #384759

NCUA

Credit Union 1