



Please Help Us Support
D'FEET BREAST CANCER!

2016 Walkers: Top Left: Deandreanae Boyd, Holly Watson, Deborah Provost, Gail Boyd, Dean Fosnight, Michele Vargas and Kim Mann. Bottom Left: Cynthia Horton, Toni Leyva, Renell Bloom, Carol Gaylord, Caroline Gaspard and Karla Baez.

Please help CCFCU support D'feet Breast Cancer! "Walk the Walk" in the D'feet Breast Cancer Walk at Moody Gardens on Saturday, October 21st!



Holiday Closings

Veterans Day	Friday, November 10th
Thanksgiving Day	Thursday, November 23rd
Day after Thanksgiving	Friday, November 24th
Christmas Day	Monday, December 25th
Day after Christmas Day	Tuesday, December 26th

Home & Mobile Banking, C.A.S.S., Debit and Cards and our ATMs are available 24/7

TO APPLY SEE LOAN OFFICER OR GO TO:
WWW.COASTALCOMMUNITYFCU.ORG

NEW USED OR REFINANCED VEHICLES FROM OTHER LENDERS!
Don't be "LATE" to get a great RATE!
October 31st is the Drop-dead date!

WE'RE ALL ABOUT LENDING A HAND WHEN IT COMES TO LOW RATE AUTO LOANS.
ZOOM IN TODAY TO GET A RELIABLE VEHICLE!

AUTO LOAN RATES AS LOW AS 1.49% APR*

COASTAL COMMUNITY FEDERAL CREDIT UNION

If you still have a PULSE and LIVE, work, worship or go to school in Galveston County YOU CAN JOIN! The advertised rates are for New, Used or Refinanced Vehicles from other lenders. The advertised rate of 1.49% APR up to 36 mos, 1.79% APR up to 60 mos, 1.99% APR up to 72 mos based on 740+ credit score. Rates are based on borrower's credit score pulled by the Credit Union. Some restrictions and fees may apply. Rates are subject to change. Contact us at 409-765-6067 for more information. *APR = Annual Percentage Rate

FIVE STEPS TO HOME OWNERSHIP SEMINAR

SATURDAY, NOVEMBER 11TH
10:00am - 1:00pm
LA MARQUE BRANCH
6708 GULF FREEWAY, LA MARQUE

Free seminar for anyone interested in home ownership. Learn about grant money available for first time or existing home buyers and disaster home buying incentives.

SHRED DAY
NOVEMBER 11TH, 10:00 - 2:00
6708 Gulf Freeway, LaMarque
DO YOU HAVE IMPORTANT PAPERS YOU NEED TO SHRED?



DON'T HAVE AN IDENTITY CRISIS - IF YOU HAVE READ IT SHRED IT!

Shred Guard is AAA Certified by the National Association for Information Destruction. Their shred truck will be on site to shred your documents and hard drives while you watch. Open to the public.

COASTAL COMMUNITY FCU IS WAVING GOOD-BYE TO HUNGER

People helping People...the Credit Union Motto

Please give us a hand in waving good-bye to hunger and receive a coupon to skip-a-loan payment or waive a fee* for each bag of groceries and/or toiletries you bring to one of our branches October 1st through December 1st. Join us in working hand in hand with Gleanings From the Harvest for Galveston County food banks and CHRISTUS - Our Daily Bread to provide support to men, women and children who are homeless. They are committed to uphold the dignity of each person by providing programs to help break the cycle of homelessness. They provide nutritious meals, clothing, hygiene articles, haircuts, medical evaluation, and assistance with addictions, occupational therapy, Veteran's outreach, referrals, education and prayer.

*Mortgage, VISA & delinquent loans are not qualified for skip-a-payment. Fees include 1 of each: check cashing, NSF, ODP, minimum balance, stop payment, wire transfer & late fee. Coupons expire December 31, 2017.



2302 Church Street
Galveston, Texas 77550



61ST ANNUAL MEETING DATE SET

Board of Directors Chairman, Patrick Sterling appointed the Nominating Committee for the upcoming 61st Annual Meeting, to be held on March 5, 2018. The Nomination Committee presents a list of eligible nominees to fill the expiring terms of current board members at the Annual Meeting.



Coastal Community Federal Credit Union's Board of Directors is comprised of seven volunteer members elected by the membership. In 2018 three members will be elected for a three-year term. Do you fit the profile of the candidates we're looking for?

- Credit Union member in good standing
- Able to dedicate time to credit union business, meetings and projects
- Willing to serve without pay for the benefits of others
- 18 years of age or older

If you possess these qualifications, along with the energy and desire to help lead Coastal Community Federal Credit Union into the future, you have what it takes to become a member of our Board of Directors. Members interested in being nominated for the available three-year terms are encouraged to send a letter expressing their interest and qualifications.

The letter will not be accepted at branch locations. The letter must be received at the Main Office located at 2302 Church, Galveston, TX by 5:00pm December 15, 2017 to have your name placed on the ballot. Letters must be addressed:

NOMINATING COMMITTEE
COASTAL COMMUNITY FEDERAL CREDIT UNION
2302 CHURCH STREET
GALVESTON TX 77550

Nominations will not be accepted from the floor, per our bylaws. More details will be in our next newsletter.

MISSION

Coastal community federal credit union is proud to uphold the "people helping people" motto while providing affordable financial services.

Dividend News

1st Quarter Dividend Declared by the Board of Directors	Balance \$5-\$2,000 \$2,005+	Dividend .20% APY* .30% APY*
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* APY = Annual Percentage Yield

Financial Update

	August 31, 2017	August 31, 2016
Assets	\$69,751,721	\$67,289,282
Loans	\$47,918,238	\$45,266,892
Members Accounts	\$63,313,623	\$61,147,335
Members/Owners	10,378	9,761

WE CARE!

To help our Members in a time of need, Coastal has automatically given a 2 month extension on all loans. Excluding mortgages, and loans over 30 days delinquent. If you have payroll deduction or auto transfer payments please contact a Loan Officer. If you need additional help you may apply for an emergency loan.



THANK YOU 1st RESPONDERS!

You are the Heroes! Thank you for working every day for endless hours. Thank you for rescuing our friends, family and neighbors. Thank you for protecting our homes and property.



THE MAIN EVENT BATTLE OF THE BADGES RAISED OVER \$50,000

For The Boys and Girls Club of Galveston, Communities in Schools of Galveston County, Resource Crisis Center of Galveston County, Kreative Kids Consulting, and Galveston Police & Fire Officer Relief Funds

Coastal Community FCU employees and their families volunteered to work the event.

5,000+ Supporters filled the stands to watch the Police box the Fire Department. The Red Team won the belt but the real winners are our 'Hometown Heroes', the men and women behind the badges, people who fight for a cause every day!

We are so honored to be a part of it!



JOIN OUR CHRISTMAS CLUB

Our Christmas Club Members will receive their checking or savings deposits on November 1st. WOW! It pays to plan. Many of our members were thinking ahead because they put money aside for Christmas by joining our Christmas Club Program. NOW is the time to start saving for next Christmas.

Contact our Staff and open your 2018 Christmas Club today.

BACK 2 SCHOOL BASH WAS A BLAST!



We celebrated our Back 2 School Bash August 13th. 500 children received a head start on school supplies this year. Hundreds of children, parents and grandparents had a blast enjoying the video game truck, water slide, obstacle course, moonwalk, Kirby Kangaroo, snow cones, and hot dogs. We made lots of memories and witnessed thousands of smiles.

Board of Directors

Sterling W. Patrick – Chairman
Michael A. Varela, Sr. – Vice-Chairman
Lonnie Harris – Secretary
Kevin Matthews – Treasurer
Gilbert Robinson – Assistant Treasurer – Security Officer
Shelia Brown – Investment Officer
David Holman – Membership Officer

Supervisory Committee

Jose Viernes - Chairman
Martha Diaz
Regina King

Management Team

Carol Purdy Gaylord – President/C.E.O.
Tim Foley – Executive Vice President
Toni Leyva – VP of Lending
Renell Bloom – 69th Street Branch Manager
Keith Richard – LaMarque Branch Manager

Main Offices

2302 Church Street
Galveston, TX 77550
43,000 Allpoint ATMs

Telephone

(409) 765-6067
(800) 256-0831
Fax (409) 765-9853

Lobby Hours

Monday - Thursday: 8:30 am - 5:00 pm
Friday: 8:30 am - 6:00 pm

Drive-Thru Hours

Monday - Friday: 7:00 am - 6:00 pm
Saturday: 7:00 am - 2:00 pm

Branch Offices

LaMarque Branch
6708 Gulf Freeway
LaMarque, TX 77568
(409) 986-4963 Fax

Stewart Road Branch
6811 Stewart Road
Galveston, TX 77551
(409) 741-9769 Fax

Lobby Hours

Monday - Friday
9:00 am - 5:30 pm

Drive-Thru Hours

Monday - Friday
7:30 am - 6:00 pm
Saturday
7:00 am - 2:00 pm

Audio Response

(409) 765-7238
(800) 764-7238

COASTAL COMMUNITY FCU ATM Locations

Coastal Community Federal Credit Union
Island Community Center: 4700 Broadway, Galveston
Branch Office: 2421 69th Street, Galveston
Shearn Moody Plaza: 123 Rosenberg, Galveston
Justice Center-Law Enforcement Building- Galveston Police Dept:
601 54th Street, Galveston
LaMarque Branch: 6708 Gulf Freeway, LaMarque, Texas

Additional Surcharge Free Local ATM Locations for Coastal's members:
43,000 Allpoint ATMs

AMOCO Federal Credit Union

Main Office - Thru Wall ATM:
2300 Texas Avenue Drive – Thru #1, Texas City
Main Office - Island ATM:
2300 Texas Avenue Drive – Thru #2, Texas City
Mainland Medical Center - Pharmacy:
6807 E F Lowry Expressway, Texas City
Near 1764 & Hwy 6 Intersection:
4120 FM 1764, Santa Fe

University Federal Credit Union

Branch Office: 427 Post Office Street, Galveston
Arlan's Market: 513 Market Street, Galveston
Galveston College Student Union: 4015 Avenue Q, Galveston



BE A SMART COOKIE AND GET A

Christmas Loan 12-2.5-12

HO! HO! OH NO! A little low on Christmas dough to buy that special someone something special. The 12 days of Christmas are almost here. As you get ready to tackle Christmas shopping and spend a lot getting a little something for everyone on your list, consider CCFCU's 12-2.5-12 Christmas loan.

★ \$1,200 Loan ★ 2.5% Annual Percentage Rate ★ 12 months to repay

Our 12-2.5-12 loan may be just what you need financially to get through this holiday season. This limited time offer is only available November 1st through December 31st so call 409-765-6067 go to www.coastalcommunityfcu.org or come by and apply.

Christmas Shopping IS NEVER HARD WITH A CCFCU VISA GIFT CARD

THE PERFECT GIFT – ONE SIZE FITS ALL!
\$10 TO \$1,000
ONLY \$3.00

MAKE A MATCH

HOOK UP FRIENDS AND FAMILY WITH CCFCU AND ENTER TO WIN \$250!

Share the Love of Coastal Community and refer your friends and family and you will be entered to win \$250.00. Our next drawing is December 11. So Share the Love & Win!



\$250 Winner is Donald King, Sr.