



# Meet Your Match

**Your community Your credit union**  
 If you live, work, worship, or attend school in Galveston County, you can join! Coastal Community FCU is a locally member-owned and operated. We support our member's financial needs and the needs of our community. Open an account with only \$5 and we will match it!

# Make a Match

Enter to win \$250  
 Members make the hook up by sharing the love of Coastal Community FCU and refer your friends & family.



www.coastalcommunityfcu.org - (409)765-6067



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 Houston, TX



## HOLIDAY SCHEDULE



MLK DAY, JANUARY 15

Good Friday

GOOD FRIDAY, MARCH 29

Like & Follow us!



**COASTAL**  
**COMMUNITY**  
 FEDERAL CREDIT UNION  
 1st Quarter 2024

## FREE INCOME TAX PREP

The Volunteer Income Tax Assistance Program will help prepare basic 2023 tax returns for Galveston County families and individuals with income \$60,000 and below.

### ITEMS TO BRING

- ✓ Valid Photo ID & SSN
- ✓ W-2's and/or 1099 form
- ✓ Copy of 2022 tax return

### OUR SERVICES

- ✓ Personal tax preparation
- ✓ e-Filing & FREE direct deposit
- ✓ Services available 9AM to 1PM Saturdays Feb. 17 to April 15 @ rotating branches

Services available by APPOINTMENT ONLY. To schedule an appointment, call us at **409-765-6067**

"Your Community, Your Credit Union"



Scan to access our *Coastal 2 Go* mobile app





### JANUARY - 10 STEPS TO FINANCIAL SUCCESS

Session 1: 2:30PM Jan. 9 & Session 2: 7:30PM Jan. 18

### FEBRUARY - SOLVING THE MYSTERY OF CREDIT REPORTS

Session 1: 2:30PM Feb. 13 & Session 2: 7:30PM Feb. 22

### MARCH - SAVING WITH A PURPOSE

Session 1: 2:30PM March 12 & Session 2: 7:30PM March 21

### VISIT: [CoastalCommunityFCU.balancepro.org](http://CoastalCommunityFCU.balancepro.org)

At Coastal Community FCU, we care about your financial wellness. That's why we've partnered with industry-leading BALANCE to provide you with free access to expertly-crafted financial education and resources to help with your fiscal matters. And should you need, BALANCE can assist with confidential, no-cost financial counseling services to help you develop a sensible budget managing spending and debt. For all your financial life stage changes and more, we — in partnership with BALANCE — are here to help.

Por favor visite nuestras páginas en Español para conocer mas sobre los servicios ofrecidos.



## Your Path to Financial Fitness Starts Here!

## Get more out of your Credit Card.



# 4.9% APR\*

Introductory rate for 12 months on all Balance Transfers

- No Balance Transfer Fees
- No Annual Fees
- No Cash Advance Fees
- No Over Limit Fees
- Same Rate for Purchases and Cash Advance
- 8.9% APR after introductory rate

\* APR = annual percentage rate. Members must qualify.



[www.coastalcommunityfcu.org](http://www.coastalcommunityfcu.org)

# We've got you covered

With access to over 55,000 surcharge-free ATMs from Allpoint.



[allpointnetwork.com](http://allpointnetwork.com)



#### Board of Directors

Gilbert Robinson: Chairman  
Michael A. Varela Sr.: Vice Chairman/Secretary  
Danny Allen: Treasurer  
Kevin Matthews: Assistant Treasurer  
Shelia Brown  
Monica Garza

#### Supervisory Committee

Eddie "Tony" Hardeman: Chairman  
Rebecca Johnson  
Randall Loydrake

#### Management Team

Carol Gaylord: President/CEO  
Kelly Wainscott: Collections Manager  
Melissa Elias: Loan Manager  
Karla Baez: Branch Manager  
Renell Bloom: Branch Manager  
Jesse Rubio: Branch Manager  
Deborah Provost: Assistant Branch Manager

#### Main Office

2302 CHURCH ST.  
GALVESTON, TX 77550

#### Lobby Hours

9am - 5 pm Monday - Thursday  
9am - 6pm Fridays

#### Drive-Through Hours

8am - 5pm Monday - Thursday  
8am - 6pm Fridays  
9am - 1pm Saturdays

#### Stewart Road Branch

6811 STEWART ROAD  
GALVESTON, TX 77551

#### Drive-Through Hours

8am - 5pm Monday - Thursday  
8am - 6pm Fridays  
9am - 1pm Saturdays

#### La Marque Branch

6708 GULF FREEWAY  
LA MARQUE, TX 77568

#### Lobby Hours

9am - 5 pm Monday - Thursday  
9am - 6pm Fridays  
9am - 1pm Saturdays

#### Drive-Through Hours

8am - 5pm Monday - Thursday  
8am - 6pm Fridays  
9am - 1pm Saturdays

#### CE Branch

7002 FAUNA  
HOUSTON, TX 77061

#### Lobby Hours

9am - 5 pm Monday - Thursday  
9am - 6pm Fridays  
9am - 1pm Saturdays

#### Drive-Through Hours

8am - 5pm Monday - Thursday  
8am - 6pm Fridays  
9am - 1pm Saturdays

PHONE: (409) 765-6067

FAX: (409) 765-9853

#### Touch Tone Teller

(409) 765-7238

(800) 764-7238

[www.coastalcommunityfcu.org](http://www.coastalcommunityfcu.org)

All members are invited to attend the CCFCU Annual Meeting. Come out, get involved, be informed, and exercise your right to vote!

## ANNUAL MEETING

### March 18, 2024

Doors open at 6 p.m.

1880 Garten Verein

2704 Avenue O Galveston, TX 77550

Nominations cannot be made from the floor and the election will not be conducted by ballot when there is only one nominee for each position to be filled. Nominations will be posted in a conspicuous place at the credit union office by Feb. 12 – 35 days before the Annual Meeting.

The election will be conducted at the Annual Meeting. Irrespective of the number of shares, no member has more than one vote. All elections are determined by a plurality vote. When only one member is nominated for each position to be filled, the chairman of the board may take a voice vote or declare each nominee elected by general consent or acclamation at the annual meeting. No member may vote by proxy. An organization, incorporated or otherwise, holding membership in the credit union may only be represented by one person authorized to represent it, and said authorization shall be maintained on file in the credit union.

Nominations can also be made by petition. Nominees must be made with 1 percent of members' signatures (minimum of 138). Nominations by petition must be sent to Credit Union Board of Director Secretary via registered mail by Feb. 8. Candidates must submit a statement of qualifications and biographical data with the petition.

#### NOMINATING COMMITTEE

Danny Allen, Chairman  
Herbert Franklin  
Malcolm Dotson

The following candidates have met all the qualifications to be elected to the Board of Directors:

#### MS. TOMMIE D. BOUDREAUX

Boudreaux graduated from Central High School and Texas Southern University where she obtained her bachelor and masters degrees in Education. She also has an administrator certification from the University of Houston-Clear Lake. Now retired, she worked as a teacher in the Galveston Independent School District where she later served as a middle school principal. She's active in the community as a member of a plethora of organizations including the Galveston Schools Employees Federal Credit Union, Old Central Cultural Center Inc., the Galveston Historical Foundation's African American Heritage Committee, Texas Retired Teachers Association and is a Golden Life Member of Delta Sigma Theta Sorority Inc.

#### MS. SHEILA BROWN

Brown is a Realtor with over 30-plus years of experience in residential, commercial, new construction, sales and leasing. She's also the owner of Brown's Consulting, which specializes in heir-ship properties that help families come to a resolution with properties when a family member has died without a will. Brown was the first African American employee of CCFCU where she began as a teller and later worked in the loan department. She's been a member of our board since 2011 and has served in various capacities. She's also a member of the National & Texas Association of Realtors and is currently serving a second term on the Board of Adjustments for the City of La Marque.

#### MR. MICHAEL A. VARELA SR.

Varela graduated from Ball High School and later served in the Navy where he received an honorable discharge in 1975. As a graduate of Galveston College where he earned an associated degree in applied science in Fire Protection Technology, Varela worked as a firefighter for the city of Galveston where he served as Battalion Chief and was later appointed to Fire Chief in 2003. He retired in 2010 after dedicating 30 years to the city of Galveston. He's served on the board and committees of CCFCU in a myriad of roles since 1983 and is currently vice chairman of the board. He's also been a part of various organizations on the island. Varela and his wife, Stella, have been married for 46 years and have three children and nine grandchildren.