



# Thrive.



2nd Quarter Newsletter • April 2010

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## Coast360's New "Green" Corporate Headquarters Nears Completion.

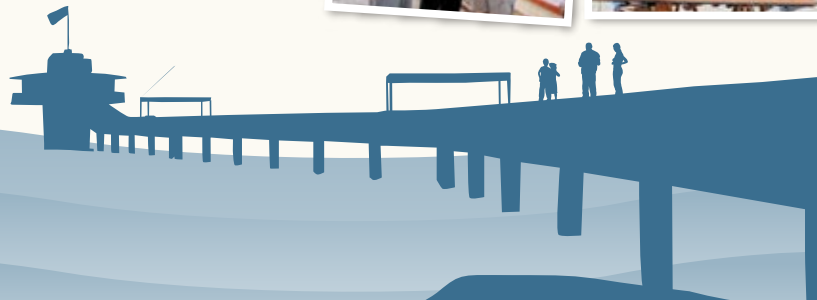
The last bit of concrete was put into place of Coast360's new Maite Headquarters at the "top off" ceremony held Saturday, March 13, 2010. Once construction of the three-story, 45,000 square-foot building is complete, it will be the island's first eco-friendly, state-of-the-art, full-service credit union branch. Approximately \$20 million is invested into the new headquarters, its furniture and interior design, and "green" materials used in the construction.

John Arroyo, President and CEO, said the board made the decision early on in the planning to have the building be environmentally friendly, "We didn't want to contribute to the environmental issues the island is faced with daily such as sewage, wastewater treatment and our growing landfill. Even the construction material used to build the three-story building is recyclable - including demolished concrete." The building is designed to eliminate or reduce waste, such as minimizing the storm water run-off entering the island's drains, reduce power consumption, use energy efficient cooling systems and reduce potable water consumption by 40%. In addition, the carpet

and office furniture are partially made of recycled materials.

Designed by Taniguchi Ruth Makio Architects and design consultants EHS Design, the Maite Headquarters is registered with the U.S. Green Building Council and will be reviewed for certification under the Leadership in Energy and Environmental Design, or LEED.

Aside from being "eco-friendly," the building will offer convenience and comfort with six drive-through lanes, a community room and a warm, welcoming atmosphere. Construction is slated to be complete in late summer, early fall 2010.



Together we thrive.

coast360   
federal credit union

### Message from the President & CEO.



Dear valued Members:

All things are possible – and we are proud of what we have accomplished, together, in the last few months. We are growing in numbers-welcoming over 2000 new members; we have introduced new and improved services and products; we bravely faced global economic challenges; and we are building towards a greener future. We have achieved progress without losing sight of where we started more than 47 years ago, still focused on our mission to enrich lives.

As always, here at Coast360, we make decisions together – like family. Recently, we gathered for our yearly tradition that is the Annual Meeting, a time when credit union members, board members and staff come together. We elected our new board of directors, announced our strong financial position and growth, and emphasized the importance of Coast360's involvement in our community. We rely on the contributions that our members provide. Your input gives us direction, allowing us to be problem-solvers and be innovative in our product offerings and tools, such as a deferred auto loans where members make no payments for 90-days and a personal loan program that allows members to customize their repayment schedule at competitive rates. Everyone has different goals and needs, and we are committed to delivering exceptional service and products, such as these, to meet individual needs. It is this diversity of our programs and products that sets us apart from other institutions.

This summer, we will open the doors to our brand new headquarters building in Maite. This building is not just a structure- it will be the heart of our credit union. It will be a place where we can be inspired in our daily business to make even more things possible for our members. We will share our home with community partners by offering our conference rooms to non-profit organizations and others. But what we are most proud of is that it will be a testament to our conscious efforts to minimize our eco-footprint and taking responsible action towards a better tomorrow for future generations.

So where do we go from here? Onward, forward and optimistic of what we will accomplish tomorrow - creating more possibilities and pioneering timely and modernized services. We will continue to inspire each other to achieve our dreams and capitalize on the opportunities that are sure to strengthen our bonds of family and community. Together we thrive!

John Arroyo  
President/CEO



### Meet Your 2010 Board of Directors:

Coast360 is pleased to announce the election results from its 48th Annual General Membership Meeting. John P. Taitano (incumbent), Carla Lorenzo, and Vicente Concepcion join current Board volunteers, Ignacio (Ike) C. Santos, Paul D. Leon Guerrero, Pedro R. Martinez and Matthew P. Quinata. The Board is accountable to the members, responsible for strategic planning and ensure that the credit union remains prosperous and progressive.



VICE CHAIRMAN  
Ignacio C. Santos



CHAIRMAN  
John P. Taitano



SECRETARY  
Carla Lorenzo



TREASURER  
Matthew P. Quinata



MEMBER  
Paul D. Leon Guerrero



MEMBER  
Pedro R. Martinez



MEMBER  
Vicente M. Concepcion



**Coast360 Management and 2010 Board of Directors (L to R)**  
John Z. Arroyo, President/CEO; Ignacio (Ike) C. Santos, Board member; Paul D. Leon Guerrero, Board member; John P. Taitano, incumbent Board member; Carla E. Lorenzo, newly-elected Board member; Vicente (Ben) Concepcion, newly-elected Board member; Pedro R. Martinez, Board member; Matthew P. Quinata, Board member; Gener Deliquina, CFO and Lito P. Gatuz, COO of the credit union.

### 48th Annual General Membership Meeting. Sheraton Laguna Guam Resort - April 07, 2010



## How Coast360 Can Help After a Layoff.

The past two years have been the worst our country has seen in years in terms of economical impact. Thousands of people have lost their jobs, and thousands of families have been left to pick up the pieces.

The good news is that Coast360 is here to help. Being a member of your extended family means being there in good times and bad. Unlike other financial institutions, helping you get your life back on track is our main concern.

### Working together, we may be able to:

- Set up a line of credit to tap into the equity of your home if that becomes necessary
- Consolidate your high-interest debts into one manageable loan
- Help you access community resources. There are plenty of agencies out there that are prepared to help you with planning, networking and emotional support.

### Things you can do without our help:

- Take a look at your health insurance policy so you know what to expect. COBRA coverage offers temporary health insurance benefits, which will help you maintain health coverage at group rates.
- File for unemployment benefits as soon as you get laid off.
- Establish priorities before you make purchases. The most important bills should come first.

If you find yourself in the position that so many Americans have this year – without a job – don't hesitate to call us. We are more than just your credit union. We are your family. We can help you get a handle on your situation just by looking at your budget and your debt. You may even be able to make interest-only payments until things look brighter.

## Allowances Help Children Save

Having allowances can help children understand the concept of budgeting and saving, but you have to teach them. If you decide to give an allowance, start one as soon as your children start recognizing money's worth - kids do this fairly early.

- Don't give an allowance until children are old enough to manage it, or until your children are at least six years old. There's no need to rush things and preschoolers generally don't understand the abstract idea of money anyway. Once children start first grade they begin learning about money in school, so they know if they get a \$1 bill each week, it's equivalent in value to ten dimes or four quarters.
- Keep the system simple so you can manage it. Most children will get the money out of parents anyway, it's better to teach them how to manage it themselves than allow them to nickel and dime you to death. Plus, using an allowance gives parents and children more control over the children's finances.

Call 477-8736 for information about setting up a savings account for your children.

## Saving Up With Holiday Club Accounts.

You know the routine. The holiday season comes, you spend way too much and afterward, you're left with a stack of bills. It may be time to break that habit. And Coast360 is here to help.

Our Christmas Club Accounts help you save ahead of time instead of relying on credit cards. You can have a certain amount of money deducted directly from your paycheck too, which will make it even easier. The account lets you earn yields as high as 1.40% APR\*, and allows you to cash in your lump sum before the holiday season.

Knowing you have money to pay for gifts to give your family and friend is worth it. Call 477-8736 or visit any of our three convenient locations today to learn more.

## Important Notice to Members.

### Regulation D - A federal law that applies to all federally-insured financial institutions.

Regulation D states that you may make no more than six (6) automatic or preauthorized transfers from your share savings or money market account per calendar month or statement cycle (The monthly limit is based on when the transaction is processed, not when the check or item was written or authorized). If you make a combination of checks/drafts and automatic or preauthorized withdrawals, the total limit is still six.

Please visit [coast360fcu.com](http://coast360fcu.com) or call a Member Service Representative for more information regarding Regulation D.



Whatever you're saving for, we've got the tools to help you get there.

Our Christmas Club is a perfect way to save for the holidays. Sign up today!

- Year-round enrollment
- Funds available in October
- No monthly fees
- Earn high yields
- \$5 Minimum opening deposit



APY (Annual Percentage Rate) for Christmas Club is accurate as of the date of this publication and is subject to change without notice. Yields are effective 10/15/09. Penalty will be assessed for early withdrawals. Other restrictions apply. Visit website or branches for more details.



# Share Programs

## IRA Time Shares Minimum term of 12 months

### IRAs Traditional / ROTH / & Coverdell ESA

12 Months	2.30%
24 Months	2.40%
36 Months	2.50%
48 Months	2.60%
60 Months	2.75%

### IRA Jumbo Time Share Traditional / Roth / & Coverdell ESA

12 Months	2.50%
24 Months	2.70%
36 Months	2.80%
48 Months	2.90%
60 Months	3.00%

### CU Share Savings

Minimum \$5.00 required to establish account	1.30%
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### CU Time Shares

Minimum \$500 required to establish account	
3 months	1.50%
6 months	2.00%
9 months	2.10%
12 months	2.30%
18 months	2.35%
24 months	2.40%
36 months	2.50%
48 months	2.60%
60 months	2.75%

### CU Jumbo Time Shares

Minimum \$100,000 required to establish account	
3 months	2.00%
6 months	2.30%
9 months	2.35%
12 months	2.50%
18 months	2.60%
24 months	2.70%
36 months	2.80%
48 months	2.90%
60 months	3.00%

### CU Club Accounts

Minimum \$5 required to establish account	
1.40%	

### CU Advantage Free Checking

Minimum \$100 required to establish account	
0.10%	

## CU Money Fund Plus

Minimum \$2500 required to establish account	
\$2,500.00 to \$49,999.99	1.35%
\$50,000.00 to \$99,999.99	1.60%
\$100,000.00 to \$199,999.99	1.87%
\$200,000.00 and above	2.36%

\*All rates are expressed as Annual Percentage Yields and are subject to change without notice. Yields are effective October 15, 2009. Minimum amount required to open the following accounts are: CU Time Shares \$500.00, CU Jumbo Time Shares \$100,000.00, IRA \$25.00, CU Money Fund Plus \$2,500.00. Early withdrawal penalties apply. Applicable fees may reduce the earnings of the accounts. Products and services offered and available for qualified members.

## LOAN PROGRAMS

CU At Home**	Now Available
Mortgage	Now Available
Construction	Now Available
Refinance	Now Available
Equity	Now Available
Regular Loans	as low as 7.99%
Shared Secured Loans	as low as 2.00%
	above dividend rate
Motorcycle Loan	as low as 7.99%
New Auto Loans	as low as 5.99%
Used Auto Loans	as low as 6.99%

\*APR = Annual Percentage Rate, Rate as of April 2, 2008, Financing for 84 months, 100% financing available only to approved buyers. Auto loans up to five model years or newer, Rates and conditions are determined by the Asset and Liability Committee (ALCO) and are subject to change without notice. Subject to credit approval, Certain restrictions apply, call 477-8736 or contact us at www.coast360fcu.com, Direct deposit payment highly recommended, \*\*Specific loan programs may have qualifying areas; such as income, credit, loan to value ratios, length of employment, property type, etc. Rates and program guidelines are subject to change without notice. There is no guarantee that all loans meeting published guidelines will be approved. Certain restrictions may apply, Call 477-8736 for more details.

## ATM Locations

### Circle K Stores

Agat	Malojloj
Airport Road	Ocean Vista
Anigua	Sinajana
Barrigada	Sun Plaza
Dededo	Ypao
Fountain Plaza	

### Other Locations

Guam International Airport  
Guam Memorial Hospital  
Agana Shopping Center  
Guam Community College  
GPO  
Micronesia Mall Food Court  
Shell Chalan Pago  
UOG Student Center  
UR Market  
Shared Branching Network\*

\*Visit our website for more information: coast360fcu.com

## Important Dates to Remember.

**Memorial Day Observed - Member Centers  
will be closed**

Monday, May 31, 2010

## New E-Mail Address?

If you are receiving your statements via email, remember to keep your email address current. Update your email address by logging onto [www.coast360fcu.com](http://www.coast360fcu.com) and clicking on "Contact Us". Without a correct email address, your e-statement will not make it to you.



## Member Center Locations & Contact

### Maite Member Center

121 Robat Street  
Maite, GU 96910

### Harmon Member Center

Army Drive  
Guam Business Center  
Suite 105  
Harmon, GU 96912

### Tamuning Member Center

Paul's Plaza  
541 S. Marine Corps Drive  
Suite 105  
Tamuning, GU 96913

### CU Webbranch

- Log on to [coast360fcu.com](http://coast360fcu.com)
- Click on the CU web branch icon
- Enter your member account number & PIN
- Click away and perform the banking services you wish to complete

### CU byPhone

- Call 671.477.1148
- Access to account 24/7
- Balance Inquiries
- History Inquiries
- Withdrawals
- Transfers
- Checking Information
- Loan Information

### CU iPay

- Log on to [coast360fcu.com](http://coast360fcu.com)
- Checking account is required
- Pay bills with a click of a button
- Pay all your bills on a single screen
- Schedule future and recurring payments
- Download payment history
- Review recent transactions
- Payment guarantee
- Low monthly fee



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government National Credit Union Administration, A U.S. Government Agency. Congress has temporarily increased NCUA share insurance from \$100,000 to \$250,000 per depositor through December 31, 2013.

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