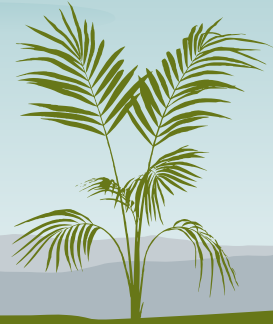




Thrive.



3rd Quarter Newsletter • August 2010

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Find the Right Solution for Any Borrowing Need.

You have goals. You borrow money to reach those goals. And as a credit union member, you can take advantage of low interest rate loans that your credit union offers.

What are common reasons for borrowing money?

Home improvements, for one. You may decide to renovate your kitchen, add an outside kitchen, or landscape your yard. Or, you may need to borrow money to pay for a wedding, finance an automobile, or start a small business.

What's the right loan?

The desire to improve—whether it's your home or some other aspect of your life—is why Coast360 Federal Credit Union has Loans for all your needs.

Responsible borrowing

No matter what type of loan, borrow responsibly. To prevent financial difficulties, manage debt and spending wisely; borrow within your means; create and stick with a spending plan that takes into account all your financial obligations; and consider the increasing prices of gasoline, utilities, and groceries.

Finally, ask yourself the following question: How much can I realistically afford to spend on loan payments and still live within my means?

Life happens, so borrow responsibly. Call us today at 477-8736 or visit any of our member centers to help secure the right loan to realize all your financial goals.



Together we thrive.

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Message from the President & CEO.



Dear valued Members:

Two words we hear often these days is "BUILD UP." Here at Coast360, we have our very own "BUILD UP" project and is a testament to our credit union's growth and progress.

Our foundation was laid 47 years ago by a group of people with a mission that we stand by today. Our infrastructure is designed to be innovative and efficient.

We have become pillars in the community, offering our support to local groups and organizations who need our help.

And much like the view through windows, our vision is clear, seeing what lies ahead, but always aware of our surroundings.

We've built the new Coast360 Maite Member Center to be the example of this progress – to symbolize where we began and where we will be in the future. This October, when the doors officially open, we invite all of you to enjoy the rewards that Coast360 membership brings you, in a Member Center built for you. Together, we thrive.

Our mission:

To build a lifetime relationship by providing quality products and enriching each members financial life through exceptional service.

John Arroyo
President/CEO



From the Ground Up...

The final stages of construction in Maite are nearing completion. The new Coast360 Member Headquarters is scheduled to open shortly and there are many benefits and conveniences that credit union members can expect. The three-story, 45,000 square foot building will include a full-service member center, ample parking, state-of-the-art comforts and for additional convenience, five drive-through banking service lanes and one drive-up ATM. As the island's first eco-friendly building, the design and materials used have minimal impact on the environment – recycled construction materials, sustainable design features, and energy conscious engineering. The Maite Member Center is scheduled to open in October.



Our island, our community, our Credit Union.

We are proud of our island home, proud to support our community and our people. We carry our commitment to be actively involved, to invest in our youth and to give back to those who help us make a difference. Together, we can accomplish great things and help create a better tomorrow.



Youth For Youth

Liberation Day
carnival clean up



Big Brother-Big Sister
Build a bike competition

Does Your Auto Loan Stack Up?

If your auto loan isn't from a credit union, you're probably paying too much.

Shop around and compare. As a not-for-profit financial institution, we offer competitive loan rates, with the flexibility to meet your personal needs. Interest rates as low as 5.99% APR* mean you could drive away today in the new automobile you've always dreamed of, and financing terms of up to 60 months means the lowest monthly payments.

If your auto loan doesn't stack up, buckle up and stop by for a visit and discover what your credit union has to offer. We can save you money on your next new- or used-vehicle loan.

*Terms and conditions apply.



Keep Your Identity to Yourself.

Identity theft is the No. 1 consumer complaint, according to the Federal Trade Commission.

But there are ways to protect yourself. First, always take steps to shield your identity. For example: Never give out personal information unless you know whom you're dealing with, keep passwords on your accounts, and shred all personal financial documents.

Finally, order a credit report at least once a year. Scan the reports for anything that seems out of the ordinary.

If you need help or advice, contact a credit union representative.

Share the Good News and the Wealth

Don't keep your credit union a secret. Tell family members, friends, and co-workers about the advantages of belonging to the credit union. The low loan rates and fees, and higher savings rates, coupled with outstanding service and ownership, make your credit union the best-kept secret around.

So share the good news and have your friends and co-workers stop in and see us. We can help with all of their financial needs. Don't keep it a secret any longer.



Important Notice to Members.

The Maite ATM located outside is temporarily out of service.

For your convenience we have placed an ATM in the lobby of the Maite member center. The ATM will be accessible during our regular business hours. The next closest Coast360 ATM's are located at 76/Circle K Barrigada or the Agana Shopping Center.

Thank you for your patience and understanding.



deposits



Take the stress away from paying taxes next year.

All it takes is \$5 to open a Tax Club savings account. Save each pay period for that April 15th deadline. We'll help you customize a plan to help you go from stressed to STRESS-FREE next tax season.

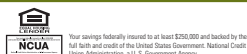
- Minimum to open \$5
- Year-round enrollment
- Funds available in March
- No monthly service fees
- Earn high yields



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477.8736
coast360fcu.com



*APY (Annual Percentage Yield) Tax Club is accurate 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. See credit union representative for details.

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IRA Time Shares Minimum term of 12 months

| | |
|--|-------|
| IRAs Traditional / ROTH / & Coverdell ESA | 1.30% |
| 12 Months | 1.75% |
| 24 Months | 2.25% |
| 36 Months | 2.30% |
| 48 Months | 2.45% |
| 60 Months | 2.50% |

IRA Jumbo Time Share Traditional / Roth / & Coverdell ESA

| | |
|-----------|-------|
| 12 Months | 2.00% |
| 24 Months | 2.50% |
| 36 Months | 2.55% |
| 48 Months | 2.65% |
| 60 Months | 2.75% |

CU Share Savings

| | |
|---|-------|
| Minimum \$5.00 required to establish account | 1.30% |
|---|-------|

CU Time Shares

| | |
|--|-------|
| Minimum \$500 required to establish account | |
| 3 months | 1.25% |
| 6 months | 1.50% |
| 9 months | 1.65% |
| 12 months | 1.75% |
| 18 months | 2.10% |
| 24 months | 2.25% |
| 36 months | 2.30% |
| 48 months | 2.45% |
| 60 months | 2.50% |

CU Jumbo Time Shares

| | |
|---|-------|
| Minimum \$100,000 required to establish account | |
| 3 months | 1.50% |
| 6 months | 1.75% |
| 9 months | 1.85% |
| 12 months | 2.00% |
| 18 months | 2.35% |
| 24 months | 2.50% |
| 36 months | 2.55% |
| 48 months | 2.65% |
| 60 months | 2.75% |

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 | 1.40% |
| \$100,000.00 to \$199,999.99 | 1.75% |
| \$200,000.00 and above | 2.00% |

*All rates are expressed as Annual Percentage Yields and are subject to change without notice. Yields are effective June 23, 2010. 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 |
| 1st Mortgage | Now Available |
| Construction | Now Available |
| Refinance | Now Available |
| Home 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 June 23, 2010. Financing for 60 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 | Fountain Plaza |
| Anigua | Malojloj |
| Barrigada | Sinajana |
| Dededo | |

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*

New Locations

The Plaza, Market Place – Tumon
Kings, Harmon
Hafa Adai Market, Yigo

Important Dates to Remember.

**Labor Day Observed -
Member Centers will be closed**
Monday, September 6, 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 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
- 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
- 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.

*Visit our website for more information: coast360fcu.com