

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.



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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Together we thrive.

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*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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deposits