

## IRA Time Shares Minimum term of 12 months

|  |       |
|--|-------|
| <b>IRAs Traditional / ROTH / &amp; Coverdell ESA</b> | 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<br>required to establish account | 1.30% |
|---|-------|

## CU Time Shares

|  |       |
|--|-------|
| Minimum \$500<br>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%<br>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](http://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](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

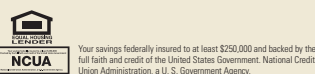
- Log on to [coast360fcu.com](http://coast360fcu.com)
- Click on the CU web branch icon
- Enter your member account number & PIN
- Click away and perform the banking services you wish to complete

### 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



\*Visit our website for more information: [coast360fcu.com](http://coast360fcu.com)