



# Thrive.



2nd Quarter Newsletter • March 2011

## What's Inside.

### 2 News for you

- President/CEO Message
- Annual Meeting Schedule
- Coast360 Scholarship

### 3 Planning for real life

- Annual Meeting Nominees

### 4 Share programs

- Loan and Share Rates
- General Service Information
- Important Dates

## Reaching Out.

Coast360 Federal Credit Union continually finds ways to reach out to those who need a helping hand and to put into practice the philosophy of "Member helping Member." It is an integral part of our core values established more than 48 years ago.

In February, your credit union announced a new program to help members achieve their goals - The Coast360 Member Scholarship. The scholarship will provide financial support to a deserving member to attend the Academy of Our Lady of Guam High School this Fall. This year's winner will be announced shortly.

To support the Academy of Our Lady of Guam's Advancing Women Educationally (A.W.E.) Program, Coast360 is under

writing \$60,000 each year for the first two years of a program that provides education and career training opportunities for young women of Guam. The women who complete the program will have a chance at a better quality of life for themselves and their families.

Last October, we opened the doors to our new Maite Headquarters. Included in the building design was a designated space to share with the community. The Community Room, located on the first floor is a place where small community groups, civic and non-profit organizations can gather, conduct meetings and make presentations. Reservation forms are available on our website.



Together we thrive.

coast360   
federal credit union

It's who we are.

## Message from the President & CEO.



Dear Members,

Spring: A season that signifies renewal, growth and new beginnings.

Every year at this time, we host our Coast360 Annual meeting, an opportunity for our credit union membership to get together and stand proud as we review the accomplishments of the past year and preview what lies ahead in the future.

It is an opportunity to show support by electing new members to our Board of Directors. These individuals represent our membership and who take an active role in the direction of our institution. Be sure to cast your vote. Results will be announced at the Annual Meeting.

Join us as we celebrate new beginnings and the continued progress of our credit union.

Together We Thrive.

John Arroyo  
President/CEO



## Drive away a winner!

Vote for your Board of Directors and you could win a new 2011 Hyundai Sonata.

### ANNUAL MEETING Wednesday, April 27, 2011

#### Schedule of Events

**8:30 am**  
**START OF MEETING**  
At the Maite Main Member Center

**9:00 am - 6:00 pm**  
**REGISTRATION & VOTING**  
At all Coast360 locations

**7:00 pm**  
**MEETING RECONVENES**  
At Sheraton Laguna Resort Guam

#### Tickets

**MEMBERS - \$15**  
**NON-MEMBERS - \$40**

**Dinner Tickets:** Available beginning 03/10/11  
At our Maite, Harmon and Tamuning Member Centers

#### Voting Requirements

- Must have valid photo identification
- Must be a member on or before April 26, 2011
- Voter must be a member with a minimum par value (\$5.00)
- Must be 18 years of age or older
- Member cannot vote by proxy
- Non-natural person entities such as businesses, organizations or associations may designate an agent in writing to vote on behalf of the member entity

#### Vote to Win!

Cast your vote for your Board of Directors at the Annual Meeting on April 27th and you could win a new 2011 Hyundai Sonata. **Need not to be present to win.**



## Exciting news from your credit union!

#### Introducing the Coast360 Member Scholarship

Coast360 has a long history of excellence in meeting member needs and assisting members financially at every stage of life. It is with great pleasure that Board of Directors of Coast360 offer this scholarship to a deserving member of the credit union.

For more information please call Michelle Bengco at 479-8253 or visit [coast360fcu.com](http://coast360fcu.com).



Together we thrive.



## MEET YOUR 2011 NOMINEES

### BOARD OF DIRECTORS



#### 1 Joseph D. M. Bamba

**Employment Experience:**

Currently the Credit and Collections Manager for Mid Pacific Liquor Distributing Corporation; former General Manager of the Government of Guam Employee's Federal Credit Union (GGEFCU) now Coast360 FCU; former Director, Special Accounting Service, Guam Finance Commission, Government of Guam; retired from Government of Guam, Department of Revenue and Taxation as the Taxpayer Services Administrator; former Deputy Director of Department of Administration; Member Supervisory Committee, Government of Guam Employees Federal Credit Union; Former Board of Director, GGEFCU; Pro-Assistant Cashier, Bank of Guam.

**Relevant Training and Education:**

Annual Bottom Line Conference; XP Systems Training; Detecting Fraud and Risk Management, Revenue Agent Training; Budget Forecasting Training; George Washington Senior High School, May 1973, HS Diploma; University of Guam, Mangilao 1974-1976, Accounting and Business Management courses.

**Hobbies and Volunteer Activities:**

Coached Little League and Rookie League baseball; member, Treasurer of the Young Men's League of Guam; President of the Power Golf Association.



#### 1 Paul D. Leon Guerrero

Paul Leon Guerrero is the Chief Financial Officer of Calvo's Insurance Underwriters, a leading insurance agency. Paul is a recognized leader in government finances for over twenty years with the Bureau of Budget and Management Research and held every position level from Budget and Management Analyst to Supervisor, Administrator, Deputy Director and Director. Major responsibilities included revenue forecasting and bond financing.

He has played a major role in shaping the strategic vision of the credit union over the past 21 years. A graduate of the University of Guam, Paul holds a Bachelor's Degree in Business Administration with emphasis in Management. Additionally, he graduated from the UOG reserve officer training program earning a reserve engineer commission and served 23 years in both the Army Reserve and the Army National Guard, holding various command and battalion staff positions. As a government employee, Paul completed an Internal Revenue Service Corporate Income Tax Course, Performance Budgeting, Public Financing and various financial seminars.

The value that a high-quality board member brings to the table is critical in shaping the current and future success of the credit union. This is what Paul believes in – the financial security of its members.



#### 1 Paul D. Leon Guerrero

Peter Roy Martinez was recently appointed as Deputy General Manager of the A.B. Won Pat International Airport after a nearly 20-year career at the University of Guam where he held various positions including Director of Alumni Relations, University and Community Engagement and Director of Development for Alumni Affairs. He was also a part-time instructor at the International Business College.

After serving in the U.S. Air Force Reserve, and after his retirement from the U.S. Army Reserve, he managed the operations of family businesses, Pedro's and Pedro's Plaza.

Peter Roy held the position of Chairman of the Board of Directors during 2006-2007. From 2003 to present, he has had the opportunity to serve in the positions of Member, Secretary, and Vice Chairman. Previously, he served on the Nominating Committee as a Chairman and currently a member of Policy Review Committee.

Peter Roy is actively involved in the community as Vice-President of the Alumni Association of Father Duenas Memorial School and Coach for the Alumni Youth Basketball League, serves on the Finance Committee of St. Jude Thaddeus Catholic Church and is a Knight of Columbus, St. Jude Council, 4th Degree.

Peter Roy Martinez holds a Bachelor's of Administration and a 1998 Master's of Administration from the University of Guam and is a member of Chi Omicron Gamma.



#### 1 Sylvia L.G. Stake

Sylvia L.G. Stake, born and reared in Barrigada by parents Joaquin Perez and Catalina Lizama Leon Guerrero, graduated from George Washington High School in 1963. Her formal education includes a Bachelor's Degree from George Washington University in 1967 with a Major in Psychology, and a Juris Doctor degree from Georgetown University Law Center in 1980. She completed all the course requirements in the '70s for a Master's Degree in Guidance and Counseling but did not take the comprehensives or write a thesis.

Sylvia is a senior citizen and GovGuam retiree. She has worked for the government in various capacities: social service worker; researcher at the Guam Legislature; juvenile/corrections specialist; Deputy Director and Director of the GovGuam Retirement Fund from 1991 through March 1995; counselor and junior high school LOTE social studies teacher; prosecutor at the AG's Office; and now as part-time Defense Attorney in the Judiciary's Indigent Defense Program.

For the federal government in Washington, D.C., she worked as a VISTA Evaluator and Management Analyst in the Indian Division under OEO; as Legislative Assistant for Delegate Antonio Won Pat; and as a Management Analyst (later quality control specialist); U.S. Treasury certifying officer at the Department of Interior, Office of the Secretary, Finance Division, where she updated data and performed other work, including liaison work with local governments, to bring Micronesian (FSM, Yap, Palau, and RMI, excluding Guam) claims to the point where they could be paid off and then certified payments.

Sylvia is married to Charles Stake and has three adult children. She did volunteer work for a month for the Red Cross after Typhoon Pamela, taught CCD at Mongmong for a couple of years and currently supports charitable organizations whose work she believes in.

# Share Programs

## IRA Time Shares Minimum term of 12 months

<b>IRAs Traditional / ROTH / &amp; Coverdell ESA</b>	0.75%
12 Months	1.40%
24 Months	1.85%
36 Months	1.95%
48 Months	2.00%
60 Months	2.05%

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

12 Months	1.60%
24 Months	2.10%
36 Months	2.20%
48 Months	2.30%
60 Months	2.40%

## CU Share Savings

Minimum \$5.00 required to establish account	0.75%
---	-------

## CU Time Shares

Minimum \$500 required to establish account	
3 months	0.85%
6 months	1.15%
9 months	1.20%
12 months	1.40%
18 months	1.70%
24 months	1.85%
36 months	1.95%
48 months	2.00%
60 months	2.05%

## CU Jumbo Time Shares

Minimum \$100,000 required to establish account	
3 months	1.15%
6 months	1.35%
9 months	1.40%
12 months	1.60%
18 months	1.95%
24 months	2.10%
36 months	2.20%
48 months	2.30%
60 months	2.40%

## CU Club Accounts

Minimum \$5 required to establish account	
1.40%	

## CU Advantage Free Checking

Minimum \$100 required to establish account	
0.05%	

## CU Money Fund Plus

Minimum \$2500 required to establish account	
\$2,500.00 - \$9,999.99	0.50%
\$10,000.00 - \$24,999.99	0.85%
\$25,000.00 - \$49,999.99	0.95%
\$50,000.00 - \$99,999.99	1.05%
\$100,000.00 - \$499,999.99	1.10%
\$500,000.00 and Over	1.15%

\*All rates are expressed as Annual Percentage Yields and are subject to change without notice. Yields are effective November 24, 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 July 23, 2009. 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](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.

**Memorial Day -  
Member Centers will be closed**  
May 30, 2011 ( Monday)

## 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

450 Route 8  
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

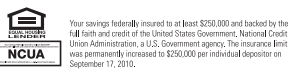
- Log on to [coast360fcu.com](http://coast360fcu.com)
- Click on the CU web branch icon
- Enter your member account number & PIN
- Click away and perform the banking services you wish to complete

### 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)