



Thrive.



3rd Quarter Newsletter • August 2011



Message from the Chairman

Thank you for doing business with Coast360.

Your decision to conduct your financial business with us is greatly appreciated as we know you are constantly faced with many other options when new players enter the field with introductory offers.

Coast360 maintains that when you take everything into consideration — lower interest rates and fees on loans and higher dividends on savings — that we provide the best overall deal on services from a financial standpoint. We have dedicated ourselves to assisting people from all economic backgrounds.

We will continue to expand our base and open our membership to all those who need our financial assistance. This combined with our friendly, personal service and the fact that your money stays in the local community to assist others, makes Coast360 shine head and shoulders above the competition.

Pass the word so that your friends and family can get in on a good thing by joining Coast360. When you do, you will not only

be helping them to a more secure financial future, you will be doing yourself a favor, too. That's because, as a financial cooperative, the more members we serve, the stronger we become.

As we grow, we can offer even more value to all of our members. So don't delay: Share the wealth by telling your friends and family just how easy it is to open an account at Coast360 and experience the credit union difference — where people come first.

The money experts at Coast360 can help all members with their financial needs. Heartfelt thanks to our Volunteers, Supervisory Committee, and Board of Directors who help us by volunteering their valuable time, talents, and energy to help our credit union function.

Thanks also to our wonderful management and staff for their commitment and support.

John P. Taitano
Chairman of the Board

Wants vs. Needs

We Have Loans to Help You Achieve Your Goals

We know the dilemma. You want a new car. And you need some remodeling on your home. But you would have to reduce your savings for the kids' college savings plan to update the kitchen.

Wants vs. Needs

It isn't just a lesson for your kids. Adults have to know — and live with — the difference, too.

And that's where Coast360 can help. We can help you make good decisions about your money — your wants vs. your needs.

Another scenario: You want a new car. But you need to refinance your existing auto loan, lower your monthly payments, and free up some cash for your kids' college savings plans or that home improvement.

That's where we can help some more. At Coast360, we offer low loan rates on just about every loan product — from home loans to home improvement loans, to new car loans and used

car loans. And we refinance home and car loans every day. Credit union loan rates are usually between one-half and one and one-half percentage points lower than loan rates from other lenders.

That's because we're not in business for profit. As a credit union we're a member-owned cooperative working to serve all members equally, not just a few stockholders. It's just one of the reasons we differ from bank competitors, and why we can offer such attractive, fair loan rates.

It's why we are confident we can save you money if you choose to borrow from us. We can get you a better loan rate, reduce your monthly expenses, save you some money, and help you free up a little extra cash for whatever your needs are.

Give us a call today at 477-8736. Or stop at any of our convenient locations and we'll get started helping fulfill your needs now — so down the road, you'll be able to afford some of those wants, too.

What's Inside.

2

News for you

- CEO Message
- Board of Directors
- Community Photos

3

Planning for real life

- Eco Force
- Summer Specials

4

Share programs

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

coast360
federal credit union

Message from the CEO.



Dear Valued Members:

It's very rewarding to be a member of Coast360 Federal Credit Union.

In April, as a thank you for casting your vote for the incoming Board of Directors, members were eligible to win a new Hyundai Sonata and we proudly gave away valuable prizes to members who attended the Annual Meeting Dinner. Now, this summer, in addition to our low rate auto and personal loans, members have a chance to win \$5,000* just for maintaining a minimum checking account balance.

We give back in many other ways, too. It is through you, by you, and for you, our commitment to our island home and our community is thriving. This August, we will announce the recipients of the Coast360 Member Scholarship and Academy of Our Lady of Guam's A.W.E. (Advancing Women Educationally) program — two academic programs begun this year to support the education of young women who are Coast360 members; we invited local organizations to our headquarters, opening the doors to our Community Room as a place for them to gather and meet; and we continually support community events and local charities that work hard to make a difference.

Giving back to you is important to us. Thank you, members, for your continued trust in your credit union to provide the financial tools to make your life better, giving you financial security or simply to help you achieve your dreams.

Together we thrive.



John Arroyo
CEO

Thank you for your participation

Accountable to the members it serves, the Board is responsible for strategic planning and ensures that the credit union remains prosperous and progressive.

BOARD OF DIRECTORS

 CHAIRMAN John P. Taitano	 VICE CHAIRMAN Ignacio C. Santos	 TREASURER Vicente M. Concepcion	 SECRETARY Carla E. Lorenzo
 MEMBER Matthew P. Quinata	 MEMBER Paul D. Leon Guerrero	 MEMBER Pedro R. Martinez	

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.



Our Rates Are Better

They're everywhere—credit card companies offering incredibly low rates and promising to save you money. If the offers seem too good to be true, they often are. Those incredibly low rates likely are teaser rates, good for only a short time. After that, the rates soar significantly higher.

So while you might save money for a few months, you'll make up for it later — and then some.

Not so with our credit card. Our credit card rate is low every day. So contact us today for a great deal on a credit card.



Haunted by the ghosts of Christmas Past? Open a CU Christmas Club Account!

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

Don't let past holiday spending bloopers scare you away from this year's festivities. Open a CU Christmas Club account at Coast360 and you'll be prepared to shoo away haunting shopping temptations.

Stop in today and we'll get you on the road to a season full of joy and smart spending.



coast360
eco-force
The next evolution of financial stability.

eco-kids
Recruiting Soon!

Sizzling Summer Special

HURRY! It won't last forever.

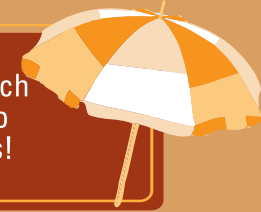
Membership has its Rewards! Join NOW!

\$5,000

SAVE & GAIN CASH GIVEAWAY!***

Don't miss this opportunity. Call Now.

Simply maintain a \$100 average daily balance on your checking account each month and be automatically entered to win one of two \$5,000 cash giveaways! JOIN us!



Together we thrive.

Save & Gain Cash Giveaway*** Membership is required. Must maintain a daily average checking account balance of \$100.00 each month for one automatic entry per month. Limit of two checking accounts per member. Member will be disqualified if account goes below \$100.00 any day of the month. Must keep the account open until end of promotional period to be eligible for the offer. Drawing date to be announced. Need not be present to win. Member must sign up for CU by phone, online banking, e-statement and direct deposit to avail of this offer. Other terms and conditions may apply. Promotional period: 07/01/2011-12/16/2011.

NCUA 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. The insurance limit was permanently increased to \$250,000 per individual depositor on September 17, 2010.



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Share Programs

IRA Time Shares Minimum term of 12 months

IRAs Traditional / ROTH / & Coverdell ESA	0.75%
12 Months	1.30%
24 Months	1.80%
36 Months	1.85%
48 Months	1.95%
60 Months	2.25%

IRA Jumbo Time Share Traditional / Roth / & Coverdell ESA

12 Months	1.55%
24 Months	2.00%
36 Months	2.10%
48 Months	2.20%
60 Months	2.40%

CU Share Savings

Minimum \$5.00 required to establish account	0.75%
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CU Time Shares

Minimum \$500 required to establish account	
3 months	0.80%
6 months	1.05%
9 months	1.10%
12 months	1.30%
18 months	1.60%
24 months	1.80%
36 months	1.85%
48 months	1.95%
60 months	2.25%

CU Jumbo Time Shares

Minimum \$100,000 required to establish account	
3 months	1.10%
6 months	1.30%
9 months	1.35%
12 months	1.55%
18 months	1.85%
24 months	2.00%
36 months	2.10%
48 months	2.20%
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 to \$9,999.99	0.50%
\$10,000.00 to \$24,999.99	0.85%
\$25,000.00 to \$49,999.99	0.95%
\$50,000.00 to \$99,999.99	1.05%
\$100,000.00 to \$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 May 20, 2011. 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%
Line of Credit	as low as 8.99%
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

*Visit our website for more information: coast360fcu.com

Important Dates to Remember.

Monday, July 4 - **Independence Day**
Thursday, July 21 - **Liberation Day**
Monday, September 5 - **Labor Day**

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

450 Rt 8
Maite, GU 96910

Tamuning Member Center

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

Harmon Member Center

Army Drive
Guam Business Center
Suite 105
Harmon, GU 96912

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

