



Thrive.



Message from the **CHAIRMAN**

Hafa Adai Members!

This is truly a magnificent time for Coast360. Earlier in the year, the United States Green Building Council (USGBC) certified us Gold in Leadership in Energy and Environmental Design (LEED) for our new eco-friendly headquarters in Maite, which also coincided with our Golden Anniversary. This wonderful building served as the perfect venue to celebrate our 50th Anniversary Celebration Fiesta where we shared a feast and enjoyed games and entertainment from local performers and artists. This eventful night was planned with you, our members, in mind – from food, entertainment, to raffle prizes. We wanted our members to enjoy and gain more than just an experience from the event. As part of our mission to give back to our members and the community, our investment also benefited local vendors to help retain monetary circulation on island and contribute to the “buy local” movement.

As we close the chapter to our 50th anniversary, we shift our focus to upcoming developments for the credit union. Our mission includes endless pursuits for innovative and convenient products and services that would benefit our membership. Just recently, Coast360 was recognized for its Visa Principal Member status, which enables the credit union to gain full access to service enhancing features for our plastic card portfolio. Coast360 also became the first and only local credit union to offer SBA Express and VA Patriot Express lending programs. We offer these programs to local small businesses who not only need financial assistance but to those who also seek quick turnaround time. In the very near future, our ATMs will be upgraded to meet the Americans with Disabilities Act (ADA) standards to better serve our members with disabilities.

As Coast360 grows to be the premier financial institution we strive to be, we will continue to live by the core standards of the “Member helping Member” philosophy for our membership and for the generations to come.

Biba Coast360!

Johnny P. Taitano
Chairman of the Board

4TH QUARTER NEWSLETTER · DECEMBER 2012

Deck the Halls Without Much Money

Some people may feel guilty about not spending as much time with their loved ones or friends and will compensate with a special gift. Others may feel they need to ‘keep up with the Joneses’ to match what friends, families, neighbors, and even co-workers are doing. And some simply get swept away in the glitter of the season—overspending before they realize what they’re doing. For all of these reasons, setting a budget and making a list—and matching the two—can be really effective at reigning in the ‘over’ part of holiday overspending.

Smart spending

Changing the gift-giving dynamic within your own family is one route to holiday savings, but what about the other people on your list? Brad Stroh, founder and co-CEO of Freedom Financial Network, LLC, San Mateo, Calif., and bills.com recommends:

- **Crunch the numbers.** Create a holiday budget listing all expenses, including small gifts and “extras,” such as cards, wrapping paper, decorations, and holiday clothing purchases.
- **Avoid money matching.** Most people feel the stress of the dollar-for-dollar matching competition, so talk with the people on your shopping list about setting limits. Fill in gaps with homemade presents or offer help to the recipient with chores or services.
- **Start early.** Avoid the last-minute rush so that you’ll have more time to comparison shop. If you’re in a rush to get out of a crowded mall or store, you’re more likely to spend impulsively as a way of escape.
- **Get creative.** Set up a gift exchange among friends and family. For children with big-ticket items, consider pooling resources with other family members rather than splurging yourself into debt.
- **Be a quitter.** When you hit your budget limit, stop! Leave credit cards at home and put each person’s budget in an envelope, in cash. When it’s gone, it’s gone—and you’re done.
- **Spend within your means.** If you run up a big bill to celebrate the holidays and then pay it off at a leisurely pace, next year you may experience financial heartburn—the sour sensation that your holiday indulgence is taking way too long to leave your budgetary system.

Holiday traditions beyond gifts

The special feeling about the holidays doesn’t always come wrapped in a box and tied with a bow. New York executive coach Alisa Cohn works to help clients live, work, and spend/save in alignment with their values. Here are a couple of ideas:

- Mark the holiday through traditions rather than gifts. Pool efforts with other family members or friends to help out another family in need. Contact churches and other organizations in your community and ask for recommendations. You can unite anonymously to buy food, gifts, and holiday goodies for the family in need.
- Make the holidays special. Talk with your friends and family about what they like and dislike about the holidays. From those discussions, build a plan that decreases the attention on gift giving.

And to avoid going in the red next year, contact Coast360 Federal Credit Union for help in setting up a holiday account to budget for holiday shopping.

Open a Coast360 Christmas Club to help plan for your next year.

What's
Inside

1 Message from the Chairman | Deck The Halls Without Much Money 2 Message from the CEO | Holidays Happier for Shoppers Avoiding Unpleasant Surprises | Community Photos 3 50th Anniversary Fiesta Photos 4 Share Rates | 2012 Holiday Schedule | Member Center Locations & Contact | Other CU Services | ATM Locations

coast360
federal credit union



Message from the **CEO**

Hafa Adai!

I would like to thank each and every one of you for your patronage, trust, and faith in Coast360 as your premiere financial institution. As we move forward, I am pleased to share the various milestones we've achieved these past few months. Midyear, Coast360 adopted the SBA Express and Patriot Express lending programs specially designed to expedite consumer loan processing for local small businesses and military veterans & spouses looking to finance their businesses, respectively. Coast360 is also the first and only credit union on island to offer these programs for small business owners looking to find quicker service and lower rates.

Just last month we announced our VISA Principal Client status, which gives Coast360 full access on service enhancing features to include fraud risk management, rewards, and dispute resolutions. Adding improved value to our existing products is one of many ways Coast360 continues to strive to fulfill its promise in providing quality products to our members. Finally, at the palm of our hands, we can independently develop and implement new card products.

I am pleased to announce these member service enhancements proving that we are striving to enrich your financial life.

On September 29, 2012, we celebrated our 50th Anniversary with a Fiesta style event culminating with a spectacular fireworks display. Over 3000 members and guests attended this successful event, which showcased local performers, vendors, and a special documentary displaying the humble beginnings of Government of Guam Employees Federal Credit Union (GGFCU) and how we grew to this wonderful institution today as Coast360 Federal Credit Union.

Our staff and I wish you and yours a very Happy Thanksgiving and abundant blessings this holiday season!

Together We Thrive!

Un Dangkulu Na Si Yu'us Ma'ãse',

Richard H. Northey
Chief Executive Officer

Holidays Happier for Shoppers Avoiding Unpleasant Surprises

If crowded stores and packed parking lots aren't your idea of a winter wonderland, consider alternatives that allow you to shop without ever rubbing elbows with a mall Santa.

Internet shopping offers many benefits for gift givers who prefer to steer clear of the traditional holiday shopping experience. To make your online shopping as safe as possible:

- Shop with merchants you know and trust.
- Always use a credit card online.
- Make sure the transaction is secure. (Look for the padlock icon in your browser window frame and the "https" in the URL when you go to the checkout page.)
- Confirm the bottom line price, shipping schedule, and return policy.

Retail gift cards are another option for a stymied gift giver—they're easy to buy online or even at the local grocery store, require little or no wrapping, and allow recipients to have a say in their gift—but they do have some flaws.

Evan Johnson, an administrator in the consumer protection office of Montgomery County, Md., says consumers should be aware that some merchant gift cards, and many bank gift cards (those that carry the Visa, MasterCard, Discover, or American Express logo) impose expiration dates and maintenance fees. Remember, too, that gift cards are nonrefundable.

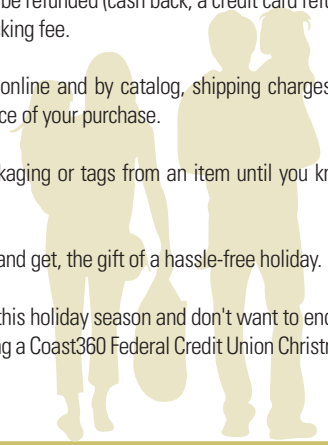
No matter how hard you try to give the perfect gift, someone is going to want to return something. Before you make a purchase, ask if the item is returnable, how many days you have to return it, how your money will be refunded (cash back, a credit card refund, or store credit only), and if there is a restocking fee.

While there are advantages to shopping online and by catalog, shipping charges on returns and exchanges can drive up the price of your purchase.

Keep your receipts and don't remove packaging or tags from an item until you know you're going to keep it.

Follow the experts' advice and you'll give, and get, the gift of a hassle-free holiday.

If you could have used some extra money this holiday season and don't want to end up in the same boat next year, consider opening a Coast360 Federal Credit Union Christmas Club account.



■ Kusinan Kamalen Karidat's
10th Annual Fundraiser



■ GUDLife, A Junior Achievement Company
Micronesia Mall Trade Fair



■ Guam Rugby Football Union Donation

COMMUNITY PHOTOS



50th
Anniversary

Piasta Celebration



SHARE RATES

Share Programs APY*

CU Share Savings	
Minimum \$5.00 required to establish account	0.90%
Overdraft Protection (ODP) Savings	0.90%
CU Advantage Free Checking	
Minimum \$100 required to establish account	0.25%
CU Club Accounts (Tax and Christmas)	
Minimum \$5.00 required to establish account	1.24%

CU Time Shares	
Minimum \$500 required to establish account	
3 months	0.45%
6 months	0.50%
9 months	0.60%
12 months	0.75%
18 months	0.85%
24 months	1.01%
36 months	1.27%
48 months	1.53%
60 months	1.87%

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	1.86%
24 months	2.02%
36 months	2.14%
48 months	2.27%
60 months	2.52%

IRA Accounts

IRA Traditional / ROTH / Coverdell ESA	
12 months	0.75%
24 months	1.01%
36 months	1.27%
48 months	1.53%
60 months	1.87%

IRAs Jumbo Traditional / ROTH / Coverdell ESA	
12 months	1.55%
24 months	2.02%
36 months	2.14%
48 months	2.27%
60 months	2.52%

Share Programs APY*

CU Money Fund Plus	
Minimum \$2500 required to establish account	
\$2,500.00 to \$9,999.99	0.75%
\$10,000.00 to \$24,999.99	0.80%
\$25,000.00 to \$49,999.99	0.85%
\$50,000.00 to \$99,999.99	0.90%
\$100,000.00 to \$499,999.99	0.95%
\$500,000.00 and Over	1.00%

* All rates are expressed as Annual Percentage Yields and are subject to change without notice. Yields are effective June 01, 2012. 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 6.99%
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 Loan	as low as 5.99%
Used Auto Loan	as low as 6.99%

* APR - Annual Percentage Rate. Rate as of March 28, 2012. Financing for up to 84 months. 100% financing available only to approved buyers. Auto loans up to five model years or newer. Autos purchased within the last 6 months may be considered as New Auto. Rates and conditions are determined by 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. Rate 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 details.

ATM LOCATIONS

Circle K Stores

Agat | Anigua | Barrigada | Dededo | Fountain Plaza | Malojloj | Sinajana

Other Locations

Agana Shopping Center | GPO | Guam Community College | Guam International Airport
Guam Memorial Hospital | Hafa Adai Market, Yigo | Kings, Harmon | Micronesia Mall
Food Court | Shell Chalan Pago | UOG Student Center | TGIF Tumon
The Plaza, Market Place - Tumon

2012 HOLIDAY SCHEDULE

Our Lady of Camarin
Saturday, December 08, 2012

Christmas Day
Tuesday, December 25, 2012

MEMBER CENTER LOCATION & CONTACT

Maité Member Center
450 Route 8
Maité, GU 96910

Maité Member Center
1757 Army Drive, Route 16
Suite 105/106
Harmon, GU 96929

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

Call Center
671.477.8736

OTHER CU SERVICES

Go Green, use our member service online!

CU by Phone
Call 671.477.1148
Access to account 24/7

CU iPay
Pay all your bills online

CU Web Branch
Click away and perform the banking services you wish to complete

Share Banking Network
For more information, visit our website at coast360fcu.com

New Email 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. Without a correct email address, your e-statement will not make it to you.