

Thrive.

4th Quarter Newsletter • October 2011



MESSAGE from the CHAIRMAN

On October 20, 2011 we celebrated International Credit Union Day in recognition of the contributions that credit unions make every day to the lives of their members and their communities worldwide.

Beginning in 1948, credit unions have come together annually on the third Thursday in October to commemorate the credit union movement's history and achievements. This year, a global committee of event organizers chose the theme "Credit Unions Build a Better World" to anchor the celebration.

Our credit union opened its doors in 1962 with the vision to serve you — our members. Since then, our goal has always been the same, to meet your financial needs and to provide opportunities that enable you and your family to succeed. With your support, Coast360 Federal Credit Union has grown over the years in assets and in members, and we hope to continue growing with our community.

In the spirit of International Credit Union Day, let us look beyond our local community to recognize credit unions for the important role they play in many distressed urban and rural areas worldwide. Many people would not have been able to afford to own homes, start new businesses or attend school without the help of their credit unions. In some areas of the world, people would have no access to financial services at all without their credit unions.

Thank you to those members that joined us on Thursday, October 20, 2011 at our member centers in celebration of International Credit Union Day. One member at a time, we are working to make a difference — here at Coast360 and around the world — and we look forward to serving you and your family for years to come!

John P. Taitano
Chairman of the Board

Prepare Your Holiday Budget Early

Allocating money for holiday spending may or may not affect your financial circumstances. However, preparing a holiday budget plan provides you with spending parameters. It also requires planning how the money will be spent.

So rather than wait until the last minute, begin preparing your finances now and see what a difference it makes for you this 2011 holiday season.

ADVANCE YOUR SHOPPING COUNTDOWN

1 The first step in getting your personal finances ready for the holidays is to begin prepping a lot sooner. The traditional countdown for holiday shopping starts the day after Thanksgiving, also known as Black Friday, a highly anticipated one-day-only shopping frenzy when many retailers put forth their lowest prices during Black Friday sales! While this may be the norm for you, it only allows you fewer than 30 days to shop for everyone on your list. Instead of waiting to get started like everyone else, you could start your shopping countdown well in advance before Halloween even as early as July when many retailers begin offering Christmas sale prices.

EVALUATE YOUR AVAILABLE INCOME AND START SAVING EARLY

2 Another way to prepare your spending budget for the holiday season is to evaluate your available income and start saving as soon as possible. For instance, if you know that your company gets slow during the end of the year, you could plan to find a part-time job now to fill in the income gaps.

Also, it is always wise to open a Coast360 Christmas Club Account now and start setting money aside for next year's holiday gift buying. While you may assume that your income will be unchanged in the coming months, the current economic conditions serves as a reminder that anything is possible on the job front, which is why it is best be prepared for the unexpected.

TAKE A GOOD LOOK AT YOUR SPENDING PLANS

3 Many people take Christmas gifts into account when planning their spending for the holidays, but forget that they may want to entertain their friends or travel to visit loved ones. If you know that either option is possible, start creating a spending plan now.

If you're entertaining family and friends, it's good to set up a budget that acknowledges the food, music, decorations, games and extras (paper plates, napkins, trash bags, etc.) you'll need. Also, if you plan to have house guests, you want to plan for higher energy costs, gas to drive them around and other entertainment that you may be held accountable for.

On the other hand, if you're considering to travel, it's important to think about travel costs (for a flight, train, bus or car), emergency funds, food expenses and the extras for the trip like games, snacks, extra diapers, etc.

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INTERNATIONAL CREDIT UNION DAY Thursday, October 20, 2011

CREDIT UNIONS BUILD A BETTER WORLD

Please join us for refreshments at all of our Member Centers

coast360
federal credit union



Interim CEO Message

I would like to take this opportunity to thank all of the membership, staff and volunteers for the support I am receiving having been appointed Interim CEO of Coast360 after John Arroyo's departure in September. John has been a guiding light for more than 7 years in creating a solid foundation for this credit union's financial safety, soundness, growth and success. Our hats off to you John, for all you have done! You will be leaving a void in this organization and will be missed. As I temporarily assume the role of Chief Executive Officer, I come into this position knowing that the management of this credit union is a team effort, based on loyalty, trust, knowledge, and a cooperative commitment to helping others. Continuing to grow and improve in this area is a primary focus we strive not to lose sight of. This is where you, the membership, play a big part.

As a not-for-profit cooperative, all of you, the member/owners of this credit union, are our lifeline as to what is expected from your primary financial institution. The lines of communication are open via phone, email, regular mail, face-to-face with any staff member and our suggestion boxes (located in each member center and online). Whether it be a comment or request about needing a bike rack, a bush that needs trimming or products and services you would like to see implemented, each request is heard, handled and treated with the same level of importance. The determination and date of action is based on feasibility, cost benefit and as a federal credit union – the regulatory restrictions. We strive to respond to each request or suggestion in a timely fashion as to what direction we are going and why. Our doors are open to you and it is with continued input from you, the owners of this credit union that keeps this financial institution an attractive option, available to our island community.

In closing, this edition of our e-newsletter will be the last for year 2011, I join the Coast360 Federal Credit Union volunteer officials, management and staff in wishing you and your family a healthy and prosperous 2012. We look forward to serving you in the years to come.

Lito Gatuz
Lito Gatuz
Interim CEO

COAST360 FEDERAL CREDIT UNION GARNERS MARKETING AWARDS



Coast360 Federal Credit Union has won two prestigious national awards for their innovative marketing concepts and strategies. From the

Credit Union Executive Society (CUES), Coast360 received a Golden Mirror Award ranking second in the Point of Sale category in honor of their exceptional marketing campaigns. The local credit union also won a Gold Award from the Marketing Association of Credit Unions in the category of Point of Sale. Coast360's overall objective in developing its marketing concepts and campaigns was to create a new brand and brand position that is aligned with its core focus and vision for the next five to ten years. The judges' comments on Coast360's entries made reference to the brand's visual tie in to Guam, its members and feeling of community, as well as receiving positive remarks for design and color choice.

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.



IMPORTANT NOTICE TO MEMBERS VERIFICATION OF ACCOUNT

The Supervisory Committee is conducting a verification of member accounts and would appreciate your assistance. Please compare the balances shown on your 3rd Quarter Statement ending September 30, 2011 with the corresponding balances shown by your records. If the balances do not agree, please report any differences within 20 days to:

Coast360 Supervisory Committee, P.O. Box 20225, Barrigada, Guam 96921

Fund Availability Policy Change Notice

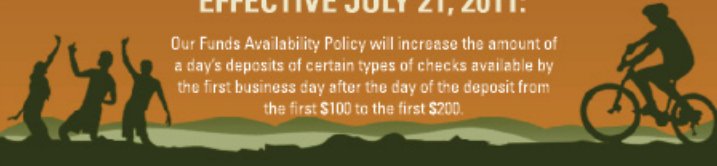
Our Funds Availability Policy previously required that we make the first \$100 of a day's deposits of certain types of checks available by the first business day after the day of the deposit.

Section 1086 of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 requires financial institutions to increase the amount of deposited funds that they must make available for withdrawal by opening of business on the next day.

As required by the Dodd-Frank Act

EFFECTIVE JULY 21, 2011:

Our Funds Availability Policy will increase the amount of a day's deposits of certain types of checks available by the first business day after the day of the deposit from the first \$100 to the first \$200.



PREPARE YOUR... from page 1

HOLD-OFF ON MAJOR PURCHASES UNTIL THE BLACK FRIDAY SALE

4 Although you have prepared a well outlined expense budget for the holiday, it's also a good idea to save your large shopping purchases for later in the season. You could get most of the items you know your family wants early, but you might find that you could save extra money by simply waiting until the after Thanksgiving Day sale or Black Friday.

Note: *Even though, you set a budget, it doesn't mean you have to spend your entire budget. It just means you must not exceed your budget limit.*

By simply taking the necessary time today to prepare for your 2011 holiday expenses and even getting some of your gift shopping squared away, you should find that your 2011 holiday celebration flows a lot smoother than ever before.

Unlawful Internet Gambling ENFORCEMENT ACT

In observance to Federal law, the Unlawful Internet Gambling Enforcement Act implements regulations that prohibits commercial members from receiving deposit or other credits of any kind relating to their operation of an illegal Internet gambling business. Coast360 Federal Credit Union is required to enforce that prohibition.

It is Coast360 Federal Credit Union's policy to not open or maintain any account for commercial members held with the intent to conduct or engage in Internet gambling activity, whether legal or illegal. If the credit union discovers or determines that an existing commercial member transacts or engages in Internet gambling activity as defined by the UIGEA, the credit union reserves the right to restrict services or terminate the account relationship.

It's never too early to save for the Holidays.

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

Some restrictions may apply.



Together we thrive.

COAST360
federal credit union
871.477.8736
coast360fcu.com

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.

*Annual Percentage Yield for Christmas Club is 3.40% and is subject to change without notice. Yields are effective October 15, 2010. Penalty will be assessed for early withdrawals. Other restrictions apply. No membership fee required. Must maintain \$5 minimum in CU Savings account. Call for more details.

Just in time for the Holidays!
Cash Giveaway!*

\$5,000

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!

Membership has its Rewards!
JOIN NOW!

Coast360 Federal Credit Union wants to grow your money with this great holiday special. Visit us TODAY to learn more!

Some restrictions may apply.



Together we thrive.

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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.

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 until and of the promotion to be eligible for raffle. Drawing date to be announced. Need not to 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: 8/10/2011 - 12/16/2011



SHARE RATES

Share Programs	APY*	Share Programs	APY*
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CU Share Savings

Minimum \$5.00 required to establish account	0.75%
Overdraft Protection (ODP) Savings	0.75%

CU Advantage Free Checking

Minimum \$100 required to establish account	0.05%
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CU Club Accounts (Tax and Christmas)

Minimum \$5 required to establish account	1.40%
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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%

IRAs Traditional / ROTH / & Coverdell ESA

12 Months	0.75%
24 Months	1.30%
36 Months	1.80%
48 Months	1.85%
60 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 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 20, 2008. 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 90 days 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 477-8738 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 477-8738 for details.

Dates to Remember

All Souls' Day Wednesday, November 02, 2011	Our Lady of Camarin Thursday, December 08, 2011
Veterans Day Friday, November 11, 2011	Christmas Day Sunday, December 25, 2011*
Thanksgiving Day Thursday, November 24, 2011	New Years Day Sunday, January 1, 2012*

* Holiday falls on a Sunday, branches will be closed on the Monday following holiday.

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. 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	Call Center 671.477.8736	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		

Other CU Services

Go Green, use our member services online!

CU byPhone	CU Webbranch
• Call 671.477.1148	• Click away and perform the banking services you wish to complete
• Access to account 24/7	

CU iPay
• Pay all your bills online

Shared Branching Network
For more information, visit our website at coast360fcu.com

ATM Locations

Circle K Stores Agat Anigua Barrigada	Dededo Fountain Plaza Malojloj Sinajana
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 The Plaza, Market Place - Tumon Kings, Harmon Hafa Adai Market, Yigo

NEW LOCATION - TGIF TUMON



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 \$500,000 per individual depositor on September 17, 2010.

