

Annual Report 2015



Together we thrive.

coast360[®]
federal credit union

Our Mission

To build a lifetime relationship by enriching each member's life through exceptional service; and to be stewards of our environment and community for all generations.

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WEDNESDAY, March 30, 2016
8:30 am - 10:30 pm
Sheraton Laguna Guam Resort

PROGRAM

8:30 am Meeting called to order
9:00 am Meeting recessed
Registration & voting begins
6:00 pm Registration & voting closed
7:00 pm Meeting reconvenes
7:15 pm Start of dinner
Meeting recessed
9:00 pm Election Results

AGENDA

I. Call to Order
II. Approval of Minutes
III. Chairman's Report
IV. Treasurer's Report
V. Supervisory Committee Report
VI. Unfinished Business
VII. New Business
VIII. Election
IX. Adjournment

MINUTES of 52nd Annual Membership Meeting | March 25, 2015 | Coast360 Federal Credit Union, Maite

CALL TO ORDER

The Annual Membership meeting was held at the Coast360 Federal Credit Union, Maite, Guam. Chairman of the Board, Paul D. Leon Guerrero, presided and called the meeting to order at 8:30 a.m.

Secretary of the Board of Directors, Vicente M. Concepcion, confirmed there was a quorum. The following Board of Directors introduced themselves: Matthew P. Quinata, Treasurer; Paul D. Leon Guerrero, Chairman; Pedro R. Martinez, Vice Chairman; Vicente M. Concepcion, Secretary; Johnny P. Taitano, Member; and Angelita P. Mendiola, Member;

Vicente Concepcion moved to excuse the absence of Board member Ignacio Santos. Angelita Mendiola seconded the motion. Motion carried.

Also present were the Executive Management, Staff, Candidates, and Members of Coast360 Federal Credit Union.

APPROVAL OF MINUTES

Johnny Taitano moved to approve last year's minutes of the 51st Annual Membership Meeting on March 26, 2014, subject to correction. Angelita Mendiola seconded the motion. Motion carried.

AGENDA

Gener Deliquina moved to amend the agenda to move up Election, Item VIII. Stephen Guerrero seconded the motion. There was no objection, motion carried.

ELECTION

Chairperson of the Nominating Committee, Angelita Mendiola announced this year that there are (2) vacancies. The 2015 Nominating Committee has accepted and certified the eligibility and qualification of (5) candidates for the Board of Directors. They are in the order of placement on the ballot.

(1) Raymond F.Y. Blas; (2) Vincent J. G. Duenas; (3) Avery Chargualaf Ferreras; (4) Matthew P. Quinata (incumbent); (5) Bobby O. Pelkey.

The 2015 Election will begin at 9:00 a.m. until 6:00 p.m. Voting will take place at the three Member Center locations in Maite, Tamuning, and Dededo.

Angelita Mendiola moved to entertain a motion to accept the five (5) candidates. Gener Deliquina moved to accept. Johnny Taitano seconded the motion. There was no objection, motion carried.

RECESS

Chairman Paul Leon Guerrero called for a motion to recess and to proceed with the 2015 Election of the Board of Directors of Coast360 Federal Credit Union.

Johnny Taitano moved to recess the meeting, proceed with the election, and reconvene at the Sheraton Laguna Guam Resort, Tamuning, Guam, at 7:00 p.m. Angelita Mendiola seconded the motion. There was no objection, motion carried. The meeting recessed at 8:35 a.m.

RECONVENE

The Annual Membership meeting reconvened at the Sheraton Laguna Guam Resort, at Tamuning, Guam at 8:30 p.m. Chairman Paul Leon Guerrero presided.

All members of the Board, Supervisory Committee, and Executive Management were acknowledged.

At this time, Chairman Paul Leon Guerrero relinquished the Chair to Vice Chairman Pedro Martinez.

CHAIRMAN'S REPORT

Vice Chairman Pedro Martinez presented the report as noted in the 2014 Annual Report of Coast360 Federal Credit Union.

The Vice Chairman called for a motion to accept.

Cerina Mariano moved to accept the report. Maria Taitano seconded the motion. There was no objection, motion carried.

The Vice Chairman relinquished the Chair back to the Chairman.

TREASURER'S REPORT

Matthew Quinata presented the report as noted in the 2014 Annual Report of Coast360 Federal Credit Union.

Gener Deliquina moved to accept the report. Vicente Concepcion seconded the motion. There was no objection, motion carried.

SUPERVISORY COMMITTEE REPORT

Stephen Guerrero, Chairman of the Supervisory Committee, acknowledged Arthur Mariano, Vice Chairman; Barbara Howard, Secretary; and M. Francis Quinto-Baba, Member. He presented the Supervisory Committee report as noted in the 2014 Annual Report of Coast360 Federal Credit Union.

Vice Chairman Pedro Martinez called for a motion to accept.

Bobbie Quinata moved to accept the report. Cerina Mariano seconded the motion. There was no objection, motion carried.

UNFINISHED BUSINESS/NEW BUSINESS

No unfinished business or new business for discussion.

At this time, Chairman Paul Leon Guerrero called upon Angelita Mendiola, Chairperson of the Nominating Committee, to present the election results.

ELECTION RESULTS

Angelita Mendiola thanked the Members for exercising their democratic right to vote and participate in the election of the Board of Directors. She also thanked the candidates for their interest and willingness to contribute to the success of Coast360 Federal Credit Union.

She also thanked the Supervisory Committee members, Chairman Stephen Guerrero, and Committee Members; and Executive Management team and staff who maintain and oversee the integrity of the election.

Angelita Mendiola announced the Election Results according to the total number of votes garnered starting from the highest to the lowest:

- (1) Matthew P. Quinata (incumbent) – 776; (2) Raymond F.Y. Blas - 575;
- (3) Vincent J. G. Duenas - 552; (4) Bobby O. Pelkey – 423;
- (5) Avery Chargualaf Ferreras – 289

Angelita Mendiola declared the top two (2) winners for the 2015 Election of the Board of Directors are Matthew P. Quinata-776 and Raymond F.Y. Blas-575.

Chairman Paul Leon Guerrero called for a motion to approve the 2015 Election Results.

Johnny Taitano moved to approve the election results of the 2015 Board of Directors. Maria Taitano seconded the motion. There was no objection, motion carried.

ADJOURNMENT

Chairman Paul Leon Guerrero called for a motion to adjourn.

Johnny Taitano moved to adjourn the meeting. Gener Deliquina seconded the motion. There was no objection, motion carried. The meeting adjourned at 8:50 p.m.

RECORDED BY



Doris C. Garrido

Executive Assistant to the Board

SUBMITTED BY



Pedro R. Martinez

Chairman of the Board



Vicente M. Concepcion

Secretary of the Board

MESSAGE FROM THE
Chairman



Hafa Adai Coast360 Members & Friends,

Welcome to our 53rd Annual Membership Meeting and Election! This is our 54th year of providing service to our island community. Throughout the years, many milestones have been achieved. From product upgrades and launches, to brand revitalization and significant community outreach, 2015 proved to be another year of success for Coast360.

Key product launches include our first rewards credit card and merchant services. The Cash Rewards Visa credit card gives our cardholders more value—cash back on every purchase, no annual fees, and no foreign transaction fees. The launch of our merchant products line to include Mobile Swipe and Wifi Swipe has allowed us to provide our members with a one-stop service for all their business needs and to expand the way they do business. These have helped strengthen our product offerings to answer the needs of our membership.

Staying true to our mission of enriching lives and being stewards of our community for all generations, we celebrated our 53rd Charter Day with our 1st Annual eCoast Run & Family Fair. The event raised \$7,000 in proceeds for green projects and initiatives around the island. In addition, we partnered with First Lady Christine Calvo's Rigalu Foundation and donated another \$23,000 to build two more permanent bus shelters in Yigo and Malojloj for our island's school children. This amounts to three bus stops donated by Coast360 at a cost of \$43,000. These bus stops serve as safe and structurally sound shelters for our school children.

We've only just begun. Reaching over 60,000 members this year, we are excited for what's ahead with our membership. We are committed to our mission. We will continue to build lifetime relationships through exceptional service and to be stewards of our environment and community for all generations to come. Biba Coast360! Together we thrive.

Si Yu'os Ma'ase,

A handwritten signature in black ink that reads "Pedro R. Martinez". The signature is fluid and cursive, with a long horizontal stroke at the end.

PEDRO R. MARTINEZ
Board Chairman

Board of Directors



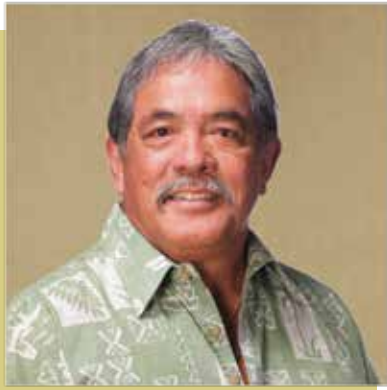
Paul D. Leon Guerrero, Vice Chairman



Matthew P. Quinata, Treasurer



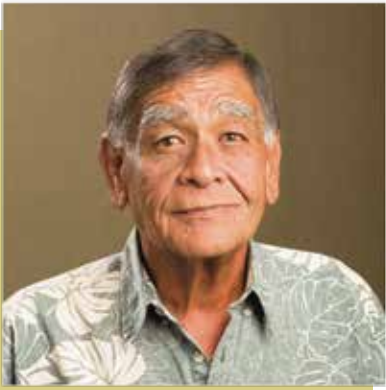
Vicente M. Concepcion, Secretary



Johnny P. Taitano, Member



Angelita P. Mendiola, Member



Raymond F.Y. Blas, Member



Executive Officers

Standing L-R: Jason S. Rios, Chief Financial Officer; Gener F. Deliquina, Chief Executive Officer; and Anacleto P. Gatuz, Chief Credit Officer; Seated L-R: Jessica A.I. Atalig, Chief Risk Officer; Monica L. Pido, Chief Operations Officer

Hafa Adai Members,

Welcome to Coast360 Federal Credit Union's 53rd Annual Membership Meeting. Thank you for supporting and participating in today's election of your Board of Directors.

This year, we've embarked on branding initiatives to revive and nurture the mission of our organization – to build a lifetime relationship by enriching each member's life through exceptional service, and to be stewards of our environment and community for all generations. While some things stay the same, a lot has changed since our inception in 1962 and so we've made it our promise to always meet and manage member expectations. As such, our brand is focused on **YOU**, the members and the Credit Union difference.


YOUR credit union had yet another successful year. Financially, we remain to be a pillar of strength with a net worth ratio of over 14%, well above the National Credit Union Association's 7% threshold to be well-capitalized. We employ prudent risk management practices of our portfolios to ensure your assets are adequately protected and to optimize its performance. Our financial ratios continue to track within, if not exceeding, compared to local and national industry peers.

YOUR membership continues to be at the pinnacle of our priorities. We strive tirelessly to ensure our members get the best of products and services they deserve. You can look forward to more innovation in electronic services that will enhance your credit union experience. Mobile Banking, Remote Deposit Capture and Card at Once services are just a few in the works. We've also acquired a 9,300 square meter property to house our new Tamuning Member Center that will provide greater accessibility and amenities such as drive-up ATM and Tellers, merchant services and smart kiosks, taking advantage of technological advancements.

YOUR credit union's presence in the community is very important to us. We are committed to giving back to the community we live and serve. Through monetary donations to various non-profit charitable organizations such as the Rigalu Foundation, the UOG Endowment Fund, American Red Cross, American Cancer Society, Guam Cancer Care, GMHA Volunteers' Association, local churches and schools, and many others, Coast360 Federal Credit Union continues to exemplify its community outreach efforts. The success of our first 5K Green Run in September 2015, raising over \$7,000 in proceeds towards sustainability projects, further demonstrates our ownership and dedication to supporting our community and preserving our environment.

YOUR volunteers, management and staff remain steadfast in the successful operations of the Credit Union. I wish to thank the Board of Directors and the Supervisory Committee for their leadership and volunteerism. I'd also like to recognize and extend kudos to management and staff for their continued hard work and dedication. And most especially to our 60,000 plus members, thank **YOU** for your loyalty and support. We look forward to discovering even more ways to better serve **YOU!**

Together We Thrive,



Gener F. Deliquina, CEO

MESSAGE FROM THE
**Chief Executive
Officer**



Treasurer's Report

Coast360 Federal Credit Union continues to remain financially sound, stable and safe. Coast360 has managed to sustain growth, generate positive returns, maintain a strong capital ratio and most of all, continue to meet our members' needs.

On behalf of my colleagues, I am pleased to report the audited financials of Coast360 Federal Credit Union on the conclusion of its 53rd year in operation. The year 2015 proved to be another successful year for our Credit Union. An audit of our financial performance indicated a favorable growth in assets by 2.94%, an increase of \$9,802,132 from prior year. This growth can be attributed to the increase in member share deposits of \$12,943,261 or 4.81% compared to 2014. Our net worth-to-assets ratio remains strong at 14.26%, well above NCUA's 7.0% threshold of a well-capitalized credit union. Your Credit Union remained profitable in 2015, closing out with a positive return-on-average asset ratio of 0.62%.

Due to a low interest rate environment, our interest margins have declined from 3.97% in 2014 to 3.77% in 2015. However, on December 16, 2015 the Federal Open Market Committee (FOMC) announced a raise in the target range for the federal funds rate from 25 basis points to 50 basis points, which may ease our interest margin pressures. The FOMC expected continued rate hikes each quarter in 2016 but have recently adjusted their projections and

maintained the target range. Despite the effects of increasing payoffs, our net loans grew by 4.37% or \$10,358,487 between 2014 and 2015. We will continue to monitor our margins closely and make necessary adjustments, including stabilizing operating expenses, revamping our loan and share products and maximizing investment returns, to ensure a plan is in place to counter margin pressures.

In December 2015, our delinquent loans-to-total loans ratio improved significantly to 1.20% compared to 1.65% in 2014. We have implemented policies and procedures to help curtail delinquencies primarily in its early stages by working out loans with our members whenever feasible. Recovery efforts for prior charged-off loans are also in effect to mitigate our losses and the need for providing loan loss reserves. The net charge off ratio decreased from 0.48% in 2014 to 0.28% in 2015.

Diversification of our assets provides for well-balanced risks inherent in our balance sheet. In 2015, our asset distribution consisted of 72% in loans, 11% in government-guaranteed investments, 6% in cash and cash equivalents, 8% in fixed assets and a small 3% in other assets. Loans, our largest earning asset, is managed through a sound concentration risk program that ensures our portfolio is adequately diversified to mitigate underlying risks such as interest rate, credit and liquidity. As of December 31, 2015, our loan portfolio is composed of 41% in signature unsecured, 31% in real-estate (with 22% in fixed and 78% in variable rate), 16% in business, 8% in auto, 2% in credit card and 2% in share secured and loan participation combined.

In 2015, our membership continued to grow and surpassed the 60,000 mark. On behalf of the Board of Directors, volunteers, management and staff, I wish to thank all our members for their continued support. It is our mission to deliver to you the best financial products and services possible through sound management decisions in order to maintain your trust and patronage. We certainly look forward to continue serving you in 2016 and beyond.

Respectfully submitted,



Matthew P. Quinata
Treasurer



Supervisory Committee Report



Arthur R. Mariano
Vice Chairman



Barbara S. Howard
Secretary



M. Francis Quinto-Baba
Member



Vincent J.G. Duenas
Member

The Supervisory Committee consists of volunteers appointed by the Board of Directors and is responsible for overseeing the safety and soundness of your Credit Union. Two of its major duties pursuant to §1761d of the Federal Credit Union Act and §715.8 of the National Credit Union Association (NCUA) Rules and Regulations, are engaging an independent certified public accounting (CPA) firm to conduct an annual opinion audit of financial statements and a verification of members' accounts.

The Committee hired Stephen Y.H. Kwok, CPA and Company, to perform the annual audit for the year ended December 31, 2015, and I am pleased to report the audit has been successfully completed. The accompanying consolidated financial statements have been prepared in conformity with accounting principles generally accepted in the United States of America and present fairly the financial condition of Coast360 Federal Credit Union, except for the effects of reporting members' share accounts as equity. It has been the position and practice of the Credit Union to treat members' shares as equity, rather than liabilities, because members are essentially its owners and shareholders.

This year the Committee, for the first time, adopted the same CPA firm's procedures for confirming member accounts to satisfy its biannual verification of members' accounts. The verification was conducted in accordance with auditing procedures for both 2014 and 2015 designed to help us maintain high standards of accuracy and reliability.

Other audits and compliance testing completed for the year ended December 31, 2015 include the Bank Secrecy Act (BSA) & Office of Foreign Assets Control (OFAC) programs and the Automated Clearing House (ACH) process.

Your Supervisory Committee is dedicated to ensuring your assets are secured. On behalf of the Supervisory Committee, I want to thank you for choosing Coast360 Federal Credit Union as your trusted financial partner and we look forward to continue serving you.

I would also like to thank our Board of Directors, management and staff for their cooperation and assistance in carrying out our responsibilities. Our continued success is a product of working together towards a common goal.

Respectfully submitted,

Stephen J. Guerrero
Chairman, Supervisory Committee



Consolidated Statements of Financial Condition

December 31, 2015 and 2014

Assets	2015	2014
Loans to members, less allowance for loan losses	\$ 247,476,348	\$ 237,117,861
Loans held-for-sale	2,534,190	1,249,240
Cash and cash equivalents	21,795,763	20,608,233
Other receivables	1,842,825	1,846,779
Investments	37,036,763	42,482,907
Prepaid and deferred expenses	398,943	463,265
Property and equipment, net	27,799,460	25,639,824
Accrued interest on loans	782,410	790,105
Accrued interest on investments	82,493	90,741
Foreclosed assets	—	197,840
NCUSIF deposit	2,215,614	2,118,330
Other assets	1,782,895	1,340,447
Total assets	<u>\$ 343,747,704</u>	<u>\$ 333,945,572</u>
Liabilities and Equity		
Liabilities:		
Borrowed funds	\$ 6,660,906	\$ 12,375,192
Accounts payable and other liabilities	5,193,134	4,849,017
Dividends payable	1,137,972	906,147
Accrued expenses	591,885	575,745
Total liabilities	<u>13,583,897</u>	<u>18,706,101</u>
Equity:		
Members' shares:		
Regular shares	138,373,574	130,223,921
Share draft	31,894,444	26,458,297
Individual retirement accounts (IRAs)	3,397,496	2,976,112
Money market	23,919,007	22,182,894
Share certificates	84,390,413	87,190,449
	<u>281,974,934</u>	<u>269,031,673</u>
Members' equity	48,188,873	46,207,798
Total equity	<u>330,163,807</u>	<u>315,239,471</u>
Total liabilities and equity	<u>\$ 343,747,704</u>	<u>\$ 333,945,572</u>

Consolidated Statements of Income

Years ended December 31, 2015 and 2014

	2015	2014
Interest income:		
Loans to members	\$ 13,680,375	\$ 13,680,930
Investments	816,054	826,090
Total interest income	<u>14,496,429</u>	<u>14,507,020</u>
Interest expense:		
Members' share dividends	1,664,054	1,689,076
Borrowed funds	65,835	74,137
Total interest expense	<u>1,729,889</u>	<u>1,763,213</u>
Net interest income	12,766,540	12,743,807
Provision for loan losses	352,802	1,147,548
Net interest income after provision for loan losses	<u>12,413,738</u>	<u>11,596,259</u>
Non-interest income:		
Gain on investments	47,795	116,436
Gain (loss) on disposal of property and equipment	(543)	3,882
Gain on disposal of foreclosed assets	28	—
Other net gain	51,523	449,409
Gain on sale of loans	242,654	131,618
Interchange income	76,071	61,268
Fees and charges	2,423,593	2,312,416
Other	69,582	48,649
Total non-interest income	<u>2,910,703</u>	<u>3,123,678</u>
Non-interest expense:		
Compensation	4,834,419	4,853,737
Employee benefits	957,155	891,414
Travel and conference	110,979	74,442
Office occupancy	1,541,433	1,679,732
Office operations	4,027,823	4,191,342
Educational and promotional	520,499	378,120
Loan servicing	680,110	397,657
Professional and outside services	400,844	342,627
Operating fees	61,059	56,826
Other	77,686	327,406
Total non-interest expense	<u>13,212,007</u>	<u>13,193,303</u>
Net income	\$ <u>2,112,434</u>	\$ <u>1,526,634</u>
Components of comprehensive income (loss):		
Unrealized holding loss on investments classified as available-for-sale	<u>(131,359)</u>	<u>1,000,401</u>
Comprehensive income	\$ <u>1,981,075</u>	\$ <u>2,527,035</u>

Consolidated Statements of Members' Equity

Years ended December 31, 2015 and 2014

	Appropriated Undivided Earnings	Undivided Earnings	Accumulated Other Comprehensive Income (Loss)	Total	Comprehensive Income (Loss)
Balance at December 31, 2013	\$ 636,653	\$ 44,741,980	\$ (1,697,870)	\$ 43,680,763	
Net income	—	1,526,634	—	1,526,634	\$ 1,526,634
Transfers, net	—	—	—	—	
Change in unrealized loss on investment in available-for-sale securities	—	—	1,000,401	1,000,401	<u>1,000,401</u>
Total comprehensive income	<u>—</u>	<u>—</u>	<u>1,000,401</u>	<u>1,000,401</u>	<u>\$ 2,527,035</u>
Balance at December 31, 2014	\$ 636,653	\$ 46,268,614	\$ (697,469)	\$ 46,207,798	
Net income	—	2,112,434	—	2,112,434	\$ 2,112,434
Transfers, net	—	—	—	—	
Change in unrealized loss on investment in available-for-sale securities	—	—	(131,359)	(131,359)	<u>(131,359)</u>
Total comprehensive income	<u>—</u>	<u>—</u>	<u>(131,359)</u>	<u>(131,359)</u>	<u>\$ 1,981,075</u>
Balance at December 31, 2015	<u>\$ 636,653</u>	<u>\$ 48,381,048</u>	<u>\$ (828,828)</u>	<u>\$ 48,188,873</u>	

Consolidated Statements of Cash Flows

For the years ended December 31, 2015 and 2014

	2015	2014
Cash flows from operating activities:		
Net income	\$ 2,112,434	\$ 1,526,634
Adjustments to reconcile net income to net cash provided by operating activities:		
Depreciation and amortization	1,377,288	1,367,237
(Gain) loss on disposal of property and equipment	543	(3,882)
Gain on sale of foreclosed assets	(28)	—
Gain on sale of investments	(47,795)	(116,436)
Provision for loan losses	352,802	1,147,548
Provision for unrealized losses on foreclosed assets	2,000	43,027
Changes in assets and liabilities:		
(Increase) decrease in other receivables	4,979	(25,161)
Decrease in prepaid and deferred expenses	64,322	3,183
Decrease in accrued interest on loans	7,695	57,935
(Increase) decrease in accrued interest on investments	8,248	(11,458)
Increase in loans held for sale	(1,284,950)	(221,073)
Increase in other assets	(442,448)	(318,133)
Increase in accounts payable & other liabilities	343,092	1,942,549
Increase (decrease) in dividends payable	231,825	(1,093,259)
Increase (decrease) in accrued expenses	16,140	(159,545)
Net cash provided by operating activities	<u>2,746,147</u>	<u>4,139,166</u>
Cash flows from investing activities:		
Proceeds from sales of investment securities	2,819,452	6,280,755
Proceeds from maturities on investment securities	6,368,849	5,087,481
Purchases of investment securities	(3,715,421)	(16,344,724)
Net increase in FHLB Des Moines Capital Stock	(110,300)	(164,400)
Net increase in NCUSIF deposit	(97,284)	(140,054)
Net increase in loan originations, net of principal collected on loans to members	(10,711,289)	(23,199,788)
Proceeds on sale of foreclosed assets	195,868	—
Proceeds on sale of property and equipment	132	4,303
Purchases of property and equipment	(3,537,599)	(1,121,615)
Net cash used in investing activities	<u>(8,787,592)</u>	<u>(29,598,042)</u>
Cash flows from financing activities:		
Proceeds from borrowed funds	25,010,000	24,920,000
Repayment of borrowed funds	(30,724,286)	(15,634,286)
Net increase in regular shares, share drafts, money market and IRA's	15,743,297	11,631,771
Net increase (decrease) in share certificates	(2,800,036)	1,809,463
Net cash provided by financing activities	<u>7,228,975</u>	<u>22,726,948</u>
Net increase (decrease) in cash and cash equivalents	<u>1,187,530</u>	<u>(2,731,928)</u>
Cash and cash equivalents at beginning of year	<u>20,608,233</u>	<u>23,340,161</u>
Cash and cash equivalents at end of year	<u>\$ 21,795,763</u>	<u>\$ 20,608,233</u>
Supplemental disclosure of cash flow information:		
Cash paid during the year for:		
Dividends	<u>\$ 1,432,229</u>	<u>\$ 2,782,335</u>
Interest	<u>\$ 65,835</u>	<u>\$ 74,137</u>

Coast360 IN THE COMMUNITY



1ST ANNUAL ECOAST 5K RUN & GREEN FAMILY FAIR

Coast360 held its first Annual eCoast Run & Family Fair on September 26, 2015 in celebration of its 53rd Charter Day. The event provided the community with a day full of fun, fitness and education on how to make greener choices – all while raising \$7,000 for environmental efforts throughout Guam. Kicking off with a 5K along route 8 in Maite, which saw over 500 runners and walkers cross the finish line, the event showcased ways we can lead a more environmentally sustainable lifestyle. Staying true to our cause, the credit union ensured plastics and waste were kept to a minimum by choosing environmentally friendly products and opting to supply water via dispensers versus plastic bottles. With the help of iRecycle, after all recyclables were sorted into their respective bins, the event that hosted over 600 people ended with just one bag of trash.



eCoast Run 5K





Coast360

IN THE COMMUNITY

SBA Lender of the Year

Coast360 was awarded the U.S. Small Business Lender of the Year—making history for the credit union and Guam. This prestigious award is given to financial institutions and lending officials that perform the highest number of approved SBA-backed loans in a given fiscal year, according to an SBA news release. Coast360 is the first local credit union to receive this award after granting over \$2.8 million worth of SBA Guaranty Loans to 22 various small businesses on island.



(front row sitting L-R): Gener F. Deliquina, CEO; Jane Ray, Loan Manager; Jamielyn Riley, Credit Analyst; Noela B. Santos, Business Relationship Officer. (back row L-R): Josette Mueller, SBA Economic Development Specialist; Matthew P. Quinata, Board Treasurer; Pedro R. Martinez, Board Chairman; Jason S. Rios, Chief Financial Officer; Jessica A.I. Atalig, Chief Risk Officer; Angelita P. Mendiola, Board Member; Paul D. Leon Guerrero, Board Vice Chairman; Vicente M. Concepcion, Board Secretary; Ken Lujan, SBA Branch Manager; and Monica L. Pido, Chief Operations Officer.



(L-R): Josette Mueller, SBA Economic Development Specialist; Jamielyn Riley, Coast360 Credit Analyst; Gener F. Deliquina, Coast360 CEO; and Kenneth Lujan, SBA Branch Manager.

Lending Officer of the Year

Jamielyn Riley, Coast360 Credit Analyst, received the Lending Officer of the Year award for her proficiency in SBA lending and her support in leading Coast360 to achieving the SBA Lender of the Year award.



Bus Stops (Yigo, Mangilao & Malojloj)

Coast360 donated over \$43,000 to the Rigalu Foundation to help build permanent and safe bus shelters for our school children. To date, three bus stops have been built in the villages of Yigo, Malojloj, and Mangilao.



Relay For Life

Coast360 donated \$4,000 to the American Cancer Society as an On-site Activity Sponsor for Relay for Life. The Coast360 Employee Club also raised a total of \$8,629 through various fundraising efforts to support RFL's mission in fighting cancer.



Toys for Tots

In the spirit of giving, Coast360 joined Toys for Tots as a drop-off venue for the toy drive. Credit Union members and employees donated and presented a truck load of toys for children in need during the holiday season.

Coast360

IN THE COMMUNITY



Guam Memorial Hospital Volunteers Association

Coast360 donated \$5,000 to the GMHVA to help support their mission in providing Guam Memorial Hospital patients, staff, and visitors with a variety of services, comfort and financial support.

UOG Endowment Foundation

Coast360 donated \$10,000 to the UOG Endowment Foundation as a Presenting Sponsor for the Lina'la-ta: A Music Odyssey event. The event is focused on promoting and celebrating Guam's Chamorro Heritage and raising funds to support the University of Guam.



Coastal Clean Up: Asan

Committed to being stewards of the environment, Coast360 employees gather together every year to participate in the nationwide coastal cleanup project.



Financial Literacy

Credit Union Certified Financial Counselors frequently visit island schools (from middle school to post-secondary) to teach them the importance of healthy financial management, including how to build and maintain good credit and savings. Pictured is Coast360's "Money 101" presentation to students at the University of Guam.



Mes Chamoru

Celebrating our history and culture, Coast360 invited cultural dancers, master weavers, and delicious local treats to welcome members and visitors during our annual celebration of Chamorro Month.

What's New?



Cash Rewards Credit Card

Earn more when you spend with Coast360's Cash Rewards Visa Credit Card. This value-filled credit card offers cash back on every purchase. Nothing is more rewarding than providing our members with great products that work for them.

As low as
10% APR*

- Up to 1.5% cash back
- No Annual Fees
- No Foreign Transaction Fees
- No rewards expiration
- No cap on earned rewards
- Automatic rewards redemption

Merchant Services

The credit union launched Merchant Services in partnership with Affinity Solutions. Coast360 is now able to provide its business members card processing services including Mobile Swipe and Bluetooth terminals.

Learn more.

Call 477-8736 to set up an appointment today!



NEW

Introducing Mobile Swipe

Take your business everywhere!
Process credit card payments quickly and securely from a mobile device.

- Accepts all major credit cards
- No contract commitments
- Professional set up and support
- And more!

Coming soon!

Coast Mobile

Bank at your fingertips with our upcoming mobile banking app. Soon you can deposit your checks without having to leave your home or office with **Coast eDeposit**.

EMV Chips

Added security to your credit and debit cards.



NOT YET A MEMBER?

If you live, work, or worship on Guam, you can become a member. Experience the credit union difference.

Join us.

*APR is Annual Percentage Rate and is the standard rate effective July 1, 2015. For more information on these services, please call 477-8736.

Products & Services

DEPOSITS

Share Savings
 Money Market Shares
 Christmas Club
 Value Checking
 Term Shares
 Business Share Savings
 Business Value Checking
 Business Money Market Shares
 Business Term Shares

LENDING

Personal Loans
 New/Used Auto
 Share Secured Loans
 Mortgages
 Home Equity
 Construction
 Business Loans

CASH REWARDS CREDIT CARDS

Visa® Classic
 Visa® Gold
 Visa® Share Secured

ELECTRONIC SERVICES

Coast Online (Online Banking)
 Coast ePay (Bill Pay)
 Coast ePlan (Money Management)
 Coast by Phone (Telephone Banking)

OTHER SERVICES

Notary Public
 Shared Branching*
 Coin Kiosks
 Merchant Services
 Night Depository
 Safe Deposit Boxes
 Drive-up Teller
 Remote Teller Service

Visit our website to learn more!
coast360fcu.com

Member Center Locations

Maite Member Center

450 Route 8
 Maite, GU 96910

Dededo Member Center

Dededo Mall
 130 West Marine Corps Drive
 Dededo, GU 96929

Tamuning Member Center

541. S. Marine Corps Drive, Suite 105
 Tamuning, GU 96913

ATM Locations

All Member Centers

Maite, Dededo & Tamuning

76 Circle K Locations

Agat	Anigua
Barrigada	Ocean Vista, Barrigada
Dededo	Malojloj
Sinajana	

Agana Shopping Center

Hagatna

Micronesia Mall (Food Court)

Dededo

Guam Premier Outlets (Food Court)

Tamuning

University of Guam (Student Center)

Mangilao

Guam International Airport Authority (GIAA)

Tamuning

Circle K (Fountain Plaza)

Tumon

Shell Station

Chalan Pago	Dededo
Hagatna	Upper Tumon
Yigo	

Hafa Adai Market

Yigo

Plaza/Market Place

Tumon

Day Buy Day Market

Yona

*Visit www.co-opcreditunions.org to learn more about accessing your funds at over 5,000 credit union network locations.

Together we thrive.

coast360fcu.com

