

2018

ANNUAL
REPORT



Together we thrive.



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.



55th Annual Membership Meeting & Election

March 21, 2018
Coast360 Federal Credit Union
Maite, Guam

Call to Order

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

The Chairman called on Johnny P. Taitano, alternate Secretary of the Board, to confirm a quorum. The following Board of Directors present were: Paul D. Leon Guerrero, Chairman; Pedro R. Martinez, Vice Chairman; Matthew P. Quinata, Treasurer; Raymond F.Y. Blas, Member; and Johnny P. Taitano, Member. Johnny Taitano made a motion to excuse Angelita Mendiola, Board Member; and Vicente Concepcion, Secretary of the Board. The Chairman seconded the motion. No objections; motion carries.

Approval of Minutes

Gener Deliquina moved to approve last year's minutes of the Annual Membership Meeting of March 28, 2017, subject to correction. Stephen Guerrero seconded it. No objections; motion carries.

Agenda

The Chairman entertained a motion from the floor regarding the election. Jason Rios moved to amend the agenda to move up item VIII, Election, to item I. Stephen Guerrero seconded the motion. No objections, motion carries.

Election

The Chairman called on Stephen Guerrero, to report on behalf of the Chairperson of the Nominating Committee, Angelita Mendiola. Stephen Guerrero announced that there are three (3) vacancies this

year. The 2018 Nominating Committee accepted and certified the eligibility and qualifications of three (3) candidates for the Board of Directors. They are in the order of placement on the ballot:

(1) Raymond F.Y. Blas (Incumbent); (2) Matthew P. Quinata (Incumbent); (3) Arthur R. Mariano.

Stephen Guerrero moved to entertain a motion from the floor to accept the three (3) candidates. Gener Deliquina moved to accept the candidates as presented by the Nominating Committee. Jessica Atalig seconded the motion. No objections; motion carries.

Recess

The 2018 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.

The Chairman called for a motion to recess to proceed with the 2018 Election of the Board of Directors of Coast360 Federal Credit Union, and reconvene at the Sheraton Laguna Guam Resort, Tamuning, Guam, at 7:00 p.m.

Gener Deliquina moved to recess the meeting, proceed with the election, and reconvene at the Sheraton Laguna Guam Resort, Tamuning, Guam, at 7:00 p.m. Stephen Guerrero seconded the motion. There were no objections, motion carries. The meeting was recessed at 8:35 a.m.

Reconvene

The Annual Membership meeting reconvened at the Sheraton Laguna Guam Resort, in Tamuning, Guam at 7:00 p.m. Chairman Paul Leon Guerrero presided.

The Chairman acknowledged members of the Board: Johnny Taitano, Member; Matthew Quinata, Treasurer; and Pedro Martinez, Vice Chairman. Not present are Angelita Mendiola, Member; and Vicente Concepcion, Secretary of the Board. Raymond Blas, Board Member, will join the meeting shortly.

The Chairman acknowledged Executive Management: Gener Deliquina, Chief

Executive Officer; Monica Pido, Chief Operations Officer; Anacleto Gatuz, Chief Credit Officer; Jason Rios, Chief Financial Officer; Jessica Atalig, Chief Risk Officer; and Michael Duenas, Chief Information Officer; Staff and Members of Coast360 Federal Credit Union.

The Chairman acknowledged the Supervisory Committee: Stephen Guerrero, Chairman; Arthur Mariano, Vice Chairman; Barbara Howard, Secretary; M. Francis Quinto-Baba, Member; and Vincent Duenas, Member.

The Chairman recognized the family of the late Joaquin C. Perez, one of the founders of the credit union.

The Chairman called on Johnny Taitano, alternate Secretary of the Board to confirm a quorum. Johnny Taitano confirmed a quorum.

The Chairman called for a motion to recess for dinner. Johnny Taitano made the motion; seconded by Gener Deliquina. No objections; motion carries.

The meeting reconvened at 8:37 p.m.

Chairman's Report

Chairman Paul Leon Guerrero presented his message as noted in the 2017 Annual Report of Coast360 Federal Credit Union.

The Chairman called for a motion to accept his report.

Gener Deliquina moved to accept the report. Maria Taitano seconded the motion. There were no objections; motion carries.

The Chairman called on Matthew Quinata to present the Treasurer's report.

Treasurer's Report

Matthew Quinata presented the Treasurer's report as noted in the 2017 Annual Report of Coast360 Federal Credit Union.

The Chairman called for a motion to accept the Treasurer's report. Linda Reyes moved to accept the report. Jeanette Yamashita seconded the motion. There were no objections; motion carries.

Supervisory Committee Report

Stephen Guerrero, Chairman of the Supervisory Committee, presented the Supervisory Committee report as noted in the 2017 Annual Report of Coast360 Federal Credit Union.

The Chairman called for a motion to accept the Supervisory Committee's report. Matthew Quinata moved to accept the report. Barbara Quinata seconded the motion. There were no objections; motion carries.

Unfinished Business/ New Business

It was noted there was no unfinished business or new business for discussion.

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

Election Results

Angelita Mendiola thanked the Members for attending the Annual Meeting, for exercising their right to vote, and participating in the election of the Board of Directors. She acknowledged the Nominating Committee: Stephen Guerrero, Barbara Howard, and Carol Tayama; Management and Staff: Gener Deliquina, Leonard Padua, Tia Borja, Johanna Duenas, Arlene Taitingfong, Nikita Aquino, and Michael Duenas for a job well done on the first election with electronic voting. It was through their efforts that this was a smooth and successful election day. She also thanked the Supervisory and

Nominating Committee members for their participation this year for overseeing the election process.

Angelita Mendiola introduced each candidate. She then announced the election results according to the placement of the candidates on the ballot:

(1) Raymond F.Y. Blas (incumbent) - 716;
(2) Matthew P. Quinata (incumbent) - 757;
and (3) Arthur R. Mariano - 764.

Angelita Mendiola declared the top two (2) winners for the 2018 Election of the Board of Directors as Arthur R. Mariano (764) and Matthew P. Quinata (757).

Chairman Paul Leon Guerrero entertained a motion to approve the election results. Ben Mesa made the motion. Linda Reyes seconded the motion. There were no objections; motion carries.

Adjournment

The Chairman called on Secretary, Johnny Taitano, for a motion to adjourn the 2018 Annual Meeting. Stephen Guerrero moved to adjourn the meeting. Linda Reyes seconded the motion. There were no objections; motion carries. The meeting adjourned at 8:55 p.m.



Transcribed by:

Anita M. Mafnas
Executive Assistant

Submitted by:

Paul Leon Guerrero
Chairman of the Board

Angelita Mendiola
Secretary of the Board

hafa adai and welcome members!

**Wednesday
March 27, 2019**

7:00 pm - 10:30 pm

**Sheraton Laguna
Guam Resort**

PROGRAM

7:00 pm Meeting called to order
7:15 Pm Meeting recessed
Start of dinner
8:00 Pm Meeting reconvenes
9:00 Pm Certification of candidates
by acclamation

AGENDA

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

a message from the chairman

Paul D. Leon Guerrero

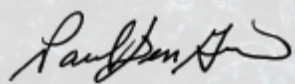
This year will be the 57th year since your credit union was founded by 20 local government employees who envisioned a financial cooperative ready and willing to serve fellow government employees and their families. As we settle into 2019, I am happy to report that the credit union has continued to grow and prosper.

Coast360 Federal Credit Union continues to be a force in the financial services industry proven by its exponential growth over the years. This is a result of strategic planning and the hard work and dedication of our credit union's volunteers, management and staff. However, even with continued success, there are still challenges to overcome. Larger banks and mainland-based credit unions continue to grow their presence. Now more than ever are we moved to emphasize our credit union difference in the products and services we provide and the experiences we deliver each and every day. Coast360 is 100% local, member-owned, and committed to building lifetime relationships with a thriving membership.

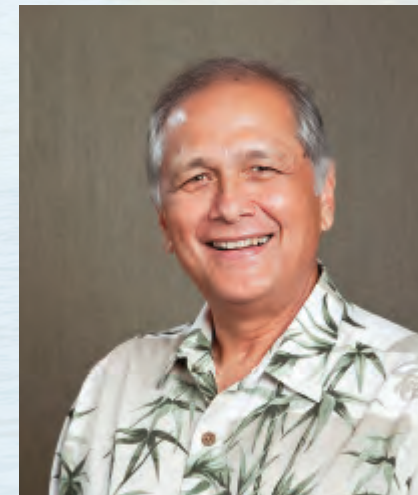
Evolving from a 20-member credit union to one of Guam's top performing financial institutions serving 50,000 members, Coast360 Federal Credit Union remains committed to you, our membership. This year you can look forward to innovative solutions aimed at enhancing the lives and financial capabilities of our members – particularly for our youth and business members.

On behalf of the Board of Directors, I would like to thank you for your trust and confidence in Coast360 Federal Credit Union.

Together we thrive,



Paul D. Leon Guerrero
Chairman of the Board



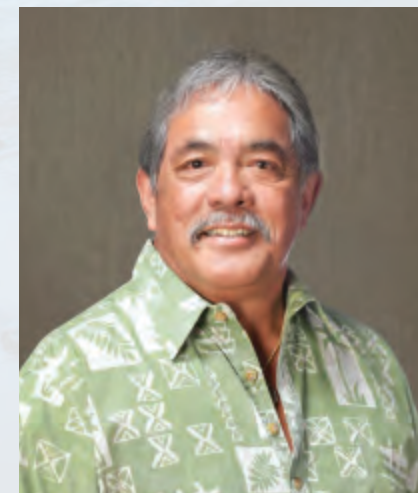
Pedro R. Martinez
Vice Chairman



Matthew P. Quinata
Treasurer



Angelita P. Mendiola
Secretary



Johnny P. Taitano
Board Member



Arthur R. Mariano
Board Member



Raymond F.Y. Blas
Board Member

board of
directors

a message from the CEO

Gener F. Deliquina

It has been a joy and privilege to serve as your CEO for the past five years and I am pleased to report another year of achievement and growth. As an organization committed to enriching the lives of our members and community, we thank you for your continued trust and membership.

Over the last year, Coast360 claimed two coveted awards from the U.S. Small Business Administration (SBA) – SBA Lender of the Year and SBA Lending Officer of the Year. We were also recognized as Guam Business Magazine’s Top Companies for the fourth year in a row. Progress continued as our team worked to improve experiences through technology upgrades across our online, mobile and ATM services.

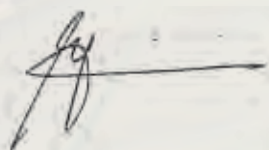
In addition to improving service and operations, the Credit Union carried on our commitment to being stewards of the environment and community by hosting our 4th annual signature event, the eCoast Run. This increasingly popular 5K has raised over \$35,000 for sustainability projects and non-profit organizations. Our community efforts continued as we had the honor and opportunity to support 130+ groups and organizations with over \$108,000 in charitable sponsorships and donations. This included \$10,000 in much needed supplies for Typhoon Yutu Relief efforts in the CNMI. Living the *people helping people* philosophy, your Credit Union donated wheelbarrows, headlamps, gardening supplies and more to support the communities in rebuilding their homes and environments.

In 2019, our commitment to a thriving membership and community remains – members have much to look forward to this year. We’ve just completed another upgrade of Coast Mobile, our mobile banking application. The latest version is now available for download. On top of an improved interface with mobile deposits, member-to-member transfers, and mobile e-pay, members can enjoy the new Express View option and added security with facial recognition compatibility.

The momentum continues as we prepare for the launch of an impressive financial literacy program. Nearly every student on Guam, member or not, will have access to a Coast360 sponsored in-school learning platform with fun and interactive, real-life banking and money education. This is just one aspect of what our youth can expect from Coast360 this year.

Our strategic plan is driven by member needs and so we encourage every member to take advantage of the great products and services designed with YOU in mind. As members helping members, the management and staff of Coast360 are proud of our growing credit union and look forward to another successful year.

Together we thrive,



Gener F. Deliquina
Chief Executive Officer



executive team



Monica L. Pido
Chief Operations Officer



Anacleto P. Gatuz
Chief Credit Officer



Jessica A.I. Atalig
Chief Risk Officer



Michael J. Duenas
Chief Information Officer

a message from the treasurer

Matthew P. Quinata

Buenas yan Hafa Adai Coast360 Members! It continues to be an honor to represent the membership as the Board of Directors' Treasurer. Over the years, our financial team has worked hard to deliver enhanced reports to you, the Supervisory Committee and the Board of Directors. It is our goal to ensure accurate, relevant and timely information. As such, it is with great pleasure to present to you the 2018 Treasurer's Report.

It was another remarkable year for the Credit Union. Total shares ended at \$310,965,486 registering a growth of \$4,288,155 or 1.40% from 2017. Shares primarily fund member loans and any surplus liquidity is invested in securities, certificates of deposits, capital growth and overnight funds for daily operations. We recorded the highest point of loan growth over the last four years with \$23,004,601 or 8.00%, closing the loan portfolio to \$310,459,961. Historically, the highest concentration of total assets is in unsecured loans at 42.36% or \$131,504,959, followed by mortgage loans at 33.96% or \$105,437,285. In 2018, members were loaned a total of \$123,002,079, a growth of \$12,302,340 more than the previous year. This growth is a testament of our commitment to the *people helping people* philosophy on which credit unions were founded - ensuring our members have the financial tools and resources to thrive.

The combined effect of share and loan growth contributed to the Credit Union's asset growth of \$13,016,691 or 3.47%, ending total assets as of December 31, 2018 at \$388,538,337. Safety and soundness remains paramount to our risk management strategy which is achieved through a robust asset liability management program. Assets of the credit union are managed with various measurement models such as credit, liquidity, compliance, transaction, strategic and earnings risk. Therefore, we strive to keep the ratio of earning to non-earning assets to 90/10 which means we are maximizing the Credit Union's earnings potential while keeping asset risk as minimal as possible.

The management of these assets resulted in a net income of \$1,990,077 for the year ended December 31, 2018. This represents a 24.06% growth in net earnings after dividends, provisions for loan loss and cost of operations over the past year, which replenishes our net worth by 3.75%. As a result, net worth growth exceeded asset growth by 28 basis points demonstrating our strength and ability to sustain future growth. Our net worth ratio of 14.17% continues to be well above the NCUA's threshold of a well-capitalized credit union at 7%. In an effort to remain progressive and responsive, the Board of Directors and Management have implemented a Capital Management Plan as a component of our Strategic Plan to proactively monitor and preserve the Credit Union's net worth.

Overall, membership growth remains strong. In 2018, we welcomed 627 new members representing a 1.38% growth over a one year period. We have a very driven team of staff and management committed to Coast360's growth and success. In fact, look out for what's to come in 2019 - we have great things in store for our next generation of members! Superior service delivery remains our top priority. On behalf of the Board of Directors, I wish to thank you for your continued support and patronage of Coast360 Federal Credit Union. Together we thrive.

Respectfully submitted,



Matthew P. Quinata
BOD Treasurer



supervisory committee report

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 biannual verification of members' accounts.

The Committee hired Stephen Y.H. Kwok, CPA, to conduct the annual audit for the year ended December 31, 2018, 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.

Other audits and compliance testing completed for the year ending December 31, 2018 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 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



Stephen J. Guerrero
Chairman

supervisory
committee



Vincent J.G. Duenas
Vice Chairman



Barbara S. Howard
Secretary



M. Francis Quinto-Baba
Member



Jose S. Cruz, Jr.
Member

Consolidated Statements of Financial Condition

DECEMBER 31, 2018 AND 2017

Assets	2018	2017
Cash and cash equivalents	\$ 19,554,941	\$ 24,391,093
Investments	28,398,463	31,949,053
Loans to members, less allowance for loan losses	307,226,680	284,950,249
Loans held-for-sale	217,800	555,000
Other receivables	2,059,482	2,023,912
Prepaid and deferred expenses	392,416	381,525
Property and equipment, net	25,122,474	26,160,436
Accrued interest on loans	1,004,180	903,708
Accrued interest on investments	68,331	76,367
NCUSIF deposit	2,503,704	2,455,320
Other assets	1,989,866	1,674,983
Total assets	\$ 388,538,337	\$ 375,521,646
Liabilities and Equity		
Liabilities:		
Borrowed funds	\$ 16,000,000	\$ 10,232,335
Accounts payable and other liabilities	5,870,137	5,031,816
Dividends payable	1,109,218	796,273
Accrued expenses	727,825	689,367
Total liabilities	23,707,180	16,749,791
Commitments and contingencies		
Equity:		
Members' shares:		
Regular shares	148,106,515	141,620,545
Share draft	38,659,271	37,278,281
Individual retirement accounts (IRAs)	3,933,748	3,982,443
Money market	24,248,613	24,980,124
Share certificates	96,017,339	98,815,938
	310,965,486	306,677,331
Members' equity	53,865,671	52,094,524
Total equity	364,831,157	358,771,855
Total liabilities and equity	\$ 388,538,337	\$ 375,521,646

Consolidated Statements of Income and Comprehensive Income

YEARS ENDED DECEMBER 31, 2018 AND 2017

	2018	2017
Interest income:		
Loans to members	\$ 16,698,783	\$ 15,569,719
Investments:	965,755	851,682
Total interest income	17,664,538	16,421,401
Interest expense:		
Members' share dividends	2,216,032	1,618,145
Borrowed funds	271,383	96,430
Total interest expense	2,487,415	1,714,575
Net interest income	15,177,123	14,706,826
Provision for loan losses	2,280,095	1,512,542
Net interest income after provision for loan losses	12,897,028	13,194,284
Non-interest income:		
Gain (loss) on disposal of property and equipment	1,790	17,366
Gain on disposal of foreclosed assets	—	31,058
Other net gain	315,144	55,469
Gain on sale of loans	59,223	132,236
Interchange income	170,424	143,410
Fees and charges	2,668,185	2,540,940
Other	326,051	137,220
Total non-interest income	3,540,817	3,057,699
Non-interest expense:		
Compensation	5,449,760	5,309,629
Employee benefits	1,067,289	983,088
Travel and conference	84,929	94,833
Office occupancy	1,709,021	1,665,264
Office operations	4,275,651	4,640,487
Educational and promotional	505,355	665,535
Loan servicing	830,437	797,774
Professional and outside services	317,413	321,856
Operating fees	99,182	83,421
Other	108,731	85,965
Total non-interest expense	14,447,768	14,647,852
Net income	\$ 1,990,077	\$ 1,604,131
Components of comprehensive income (loss):		
Unrealized holding gain (loss) on investments classified as available-for-sale	(218,930)	13,055
Comprehensive income	\$ 1,771,147	\$ 1,617,186

Consolidated Statements of Members' Equity

YEARS ENDED DECEMBER 31, 2018 AND 2017

	Appropriated Undivided Earnings	Undivided Earnings	Accumulated Other Comprehensive Income (Loss)	Total	Comprehensive Income (Loss)
Balance at December 31, 2016	\$ 636,653	\$ 50,836,883	\$ (996,198)	\$ 50,477,338	
Net income	—	1,604,131	—	1,604,131	\$ 1,604,131
Transfers, net	—	—	—	—	
Change in unrealized loss on investment in available-for-sale securities	—	—	13,055	13,055	13,055
Total comprehensive income					\$ 1,617,186
Balance at December 31, 2017	\$ 636,653	\$ 52,441,014	\$ (983,143)	\$ 52,094,524	
Net income	—	1,990,077	—	1,990,077	\$ 1,990,077
Transfers, net	—	—	—	—	
Change in unrealized loss on investment in available-for-sale securities	—	—	(218,930)	(218,930)	(218,930)
Total comprehensive income					\$ 1,771,147
Balance at December 31, 2018	\$ 636,653	\$ 54,431,091	\$ (1,202,073)	\$ 53,865,671	

Consolidated Statements of Cash Flows

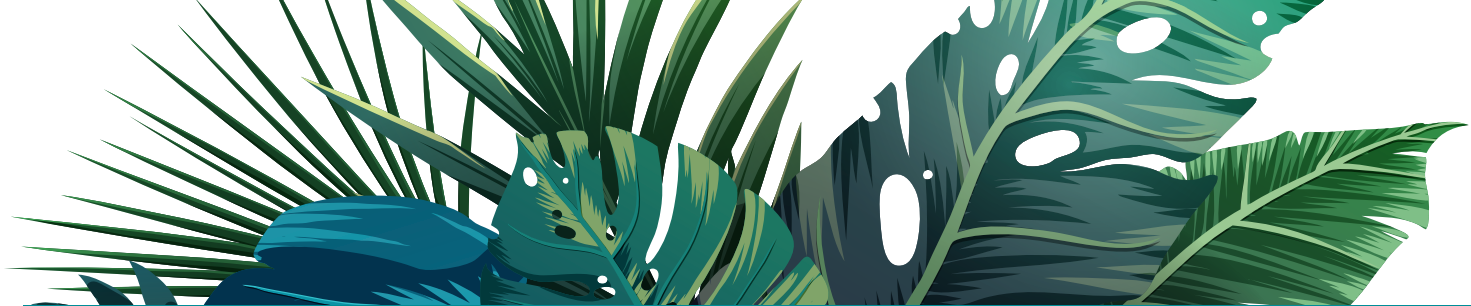
YEARS ENDED DECEMBER 31, 2018 AND 2017

	2018	2017
Cash flows from operating activities:		
Net income	\$ 1,990,077	\$ 1,604,131
Adjustments to reconcile net income to net cash provided by operating activities:		
Depreciation and amortization	1,289,020	1,419,409
Gain on disposal of property and equipment	(1,790)	(17,366)
Gain on sale of foreclosed assets	—	(31,058)
Provision for loan losses	2,280,095	1,512,542
Changes in assets and liabilities:		
Increase in other receivables	(35,570)	(172,891)
Increase in prepaid and deferred expenses	(10,891)	(83,398)
Increase in accrued interest on loans	(100,472)	(74,530)
Decrease in accrued interest on investments	8,036	9,958
(Increase) decrease in loans held for sale	337,200	(555,000)
(Increase) decrease in other assets	(314,883)	42,933
Increase (decrease) in accounts payable & other liabilities	838,321	(1,042,782)
Increase in dividends payable	312,945	15,202
Increase (decrease) in accrued expenses	38,458	(30,560)
Net cash provided by operating activities	6,630,546	2,596,590
Cash flows from investing activities:		
Proceeds from maturities on investment securities	4,011,516	4,867,536
Purchases of investment securities	(1,177,956)	—
Net decrease in certificates of deposit	741,000	250,000
Net increase in FHLB Des Moines Capital Stock	(242,900)	(397,400)
Net increase in NCUSIF deposit	(48,384)	(127,205)
Net increase in loan originations, net of principal collected on loans to members	(24,556,526)	(15,301,746)
Proceeds on sale of property and equipment	1,805	17,400
Proceeds on sale of foreclosed assets	—	229,761
Purchases of property and equipment	(251,073)	(669,193)
Net cash used in investing activities	(21,522,518)	(11,130,847)
Cash flows from financing activities:		
Proceeds from borrowed funds	19,010,000	20,010,000
Repayment of borrowed funds	(13,242,335)	(10,724,286)
Net increase (decrease) in regular shares, share drafts, money market and IRA's	7,086,754	(15,616,665)
Net increase (decrease) in share certificates	(2,798,599)	15,908,977
Net cash provided by financing activities	10,055,820	9,578,026
Net increase (decrease) in cash and cash equivalents	(4,836,152)	1,043,769
Cash and cash equivalents at beginning of year	24,391,093	23,347,324
Cash and cash equivalents at end of year	\$ 19,554,941	\$ 24,391,093
Supplemental disclosure of cash flow information:		
Cash paid during the year for:		
Dividends	\$ 1,903,087	\$ 1,602,943
Interest	\$ 271,383	\$ 96,430
Supplemental disclosure of noncash investing activities -- real estate acquired in settlement of loans	\$ —	\$ 198,703



Coast360 Federal Credit Union is honored to be the 2018 SBA Lender of the Year and proud of our very own, Ian Z. Taitano, who has been named 2018 Lending Officer of the Year! Coast360 is a strong believer in the small business community and we are excited to continue providing thoughtful financial solutions to help our business members thrive.

- Gener Deliquina



REALTOR MIXER

July 11, 2018

From Construction and Refinance to First-Time Homebuyer and VA Loans – the mortgage team gave the ins and outs of how to make home ownership possible!



2018 ECOAST 5K RUN

ECOAST 5K RUN
September 22, 2018

Our signature event has raised \$35,000 for sustainability programs and organizations!



RELAY FOR LIFE OF GUAM

May 25, 2018

Employees and our families come out strong each year in support of the fight against cancer, especially to honor some of our own – Selena Cruz (Survivor) and Marian Charfauros[†] (Warrior).



Notes

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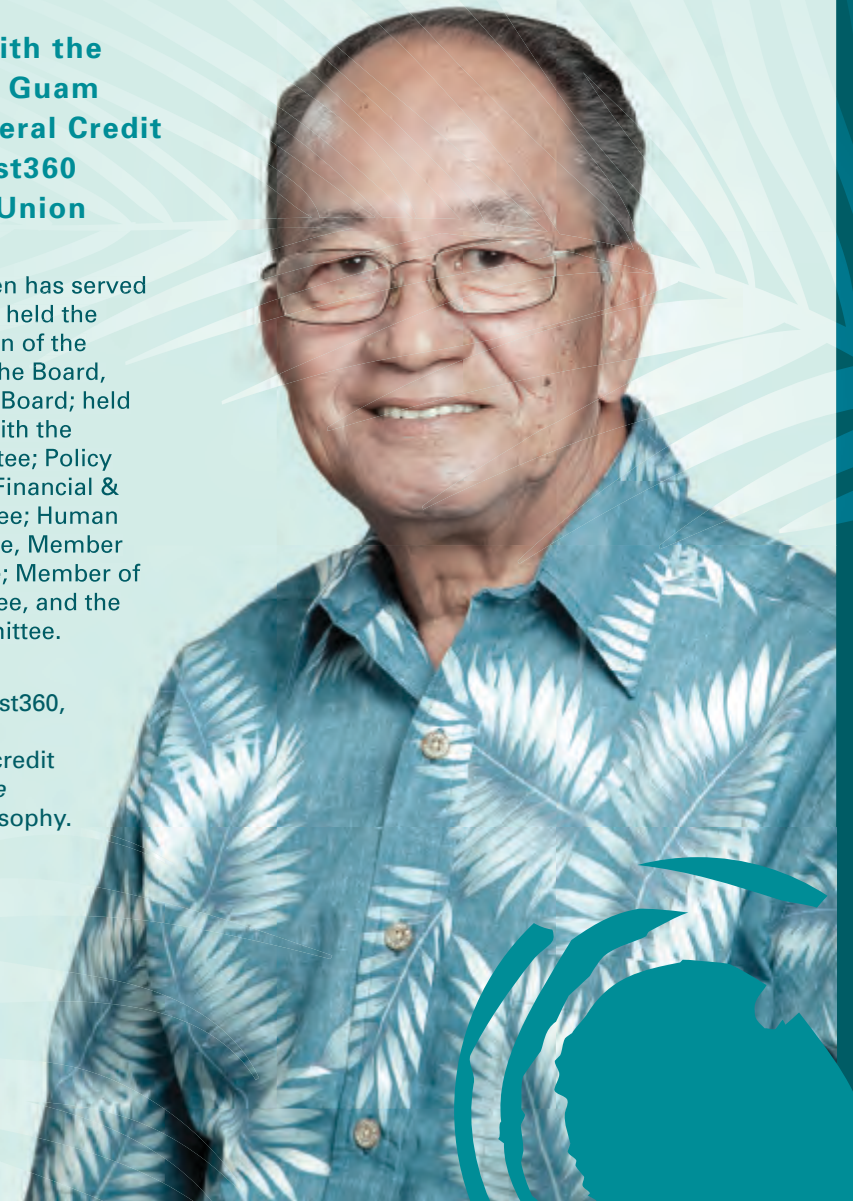


In memory of
Vicente M. Concepcion

1989-2018:
**Years served with the
Government of Guam
Employees Federal Credit
Union and Coast360
Federal Credit Union**

For over 29 years, Ben has served the credit union, and held the positions of Chairman of the Board, Treasurer of the Board, and Secretary of the Board; held Chairman position with the Nominating Committee; Policy Review Committee; Financial & Investment Committee; Human Resources Committee, Member Relations Committee; Member of the Trustee Committee, and the Asset Liability Committee.

From all of us at Coast360, we thank Ben for his commitment to our credit union and the *people helping people* philosophy.





671.477.8736

coast360fcu.com

Together we thrive.



Over 5,000 network locations to serve you.

Members can access their accounts at over 5,000 credit union network locations throughout the world. Visit co-opcreditunions.org for details.



Federally insured by NCUA. Equal Housing Lender.

Your savings is 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.