

2016 ANNUAL REPORT





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.

Hafa Adai and Welcome, Members!

**Wednesday
March 29, 2017**

6:00 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

53rd Annual Membership Meeting • March 30, 2016
Coast360 Federal Credit Union Member Center, Maite, Guam

minutes

CALL TO ORDER

The Annual Membership meeting was held at Coast360 Federal Credit Union, Maite, Guam. Chairman of the Board, Pedro R. Martinez, 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 present were: Raymond F.Y. Blas, Member; Angelita P. Mendiola, Member; Matthew P. Quinata, Treasurer; Pedro R. Martinez, Chairman; Paul D. Leon Guerrero, Vice Chairman; John P. Taitano, Member; Vicente M. Concepcion, Secretary.

Also present were Stephen Guerrero, Chairman of the Supervisory Committee; the Executive Management, Gener Deliquina, Chief Executive Officer; Monica Pido, Chief Operations Officer; Jason Rios, Chief Financial Officer; Jessica Atalig, Chief Risk Officer; and Anacleto Gatuz, Chief Credit Officer; staff, candidates, and members of Coast360 Federal Credit Union.

APPROVAL OF MINUTES

Gener Deliquina moved to approve last year's minutes of the Annual Membership Meeting of March 25, 2015, subject to correction. Arthur Mariano seconded it. No objections. Motion carried.

AGENDA

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

ELECTION

Chairperson of the Nominating Committee, Matthew Quinata announced this year there are three (3) vacancies. The 2016 Nominating Committee has accepted and certified the eligibility and qualification of five (5) candidates for the Board of Directors. They are in the order of placement on the ballot.

(1) Vicente M. Concepcion (Incumbent); (2) Monty McDowell; (3) Angelita P. Mendiola (Incumbent); (4) Arthur R. Mariano; (5) John P. Taitano (Incumbent).

The 2016 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 of the Board, Pedro R. Martinez, moved to entertain a motion to accept the five (5) candidates. Gener Deliquina moved to accept the candidates as presented by the Nominating Committee. John Taitano seconded the motion. There was no objection, motion carried.

RECESS

Chairman Pedro R. Martinez called for a motion to recess and to proceed with the 2016 Election of the Board of Directors of Coast360 Federal Credit Union.

Vice Chairman, Paul Leon Guerrero moved to recess the meeting, proceed with the election, and reconvene at the Sheraton Laguna Guam Resort, Tamuning, Guam, at 7:00 p.m. Rose Guerrero 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, in Tamuning, Guam at 8:13 p.m. Chairman Pedro R. Martinez presided.

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

CHAIRMAN'S REPORT

Chairman Pedro Martinez presented his message as noted in the 2015 Annual Report of Coast360 Federal Credit Union.

The Chairman called for a motion to accept.

Jose Mafnas moved to accept the report. Annabelle Cruz seconded the motion. There was no objection, motion carried.

The Chairman called on the Vice Chairman, Paul Leon Guerrero to present the Treasurer's report.

TREASURER'S REPORT

On behalf of the Treasurer, Matthew Quinata, Paul Leon Guerrero presented the report as noted in the 2015 Annual Report of Coast360 Federal Credit Union.

Dr. John Ray Taitano, M.D., moved to accept the report. John Ray Taitano seconded the motion. There was no objection, motion carried.

SUPERVISORY COMMITTEE REPORT

Stephen Guerrero, Chairman of the Supervisory Committee, acknowledged Arthur Mariano, Vice Chairman; and Barbara Howard, Secretary. Not present but still working at the election in the Maite Member Center were Vincent Duenas, Member; and M. Francis Quinto-Baba, Member. He presented the Supervisory Committee report as noted in the 2015 Annual Report of Coast360 Federal Credit Union.

Chairman Pedro Martinez called for a motion to accept.

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

UNFINISHED BUSINESS/NEW BUSINESS

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

The Chairman acknowledged the presence of the Nominating Chairperson/Treasurer of the Board, Matthew Quinata.

At this time, Chairman Pedro Martinez called upon, Matthew Quinata, Chairperson of the Nominating Committee to present the election results.

ELECTION RESULTS

Matthew Quinata thanked the Members for joining us for the Annual Meeting and participating in the election of the Board of Directors. He also thanked management and staff for a job well done. It was through their efforts that we had a smooth and successful election day. He also thanked the Supervisory Committee, member volunteers, and the Nominating Committee for their participation this year in overseeing the election process.

Matthew Quinata introduced each candidate. He then announced the Election Results according to placement of the candidates on the ballot.

(1) Vicente M. Concepcion (incumbent) - 757; (2) Monty McDowell - 341; (3) Angelita P. Mendiola (incumbent) - 975; (4) Arthur R. Mariano - 680; (5) John P. Taitano (incumbent) - 891.

Matthew Quinata declared the top three (3) winners for the 2016 Election of the Board of Directors as Angelita P. Mendiola (975), John P. Taitano (891) and Vicente M. Concepcion (757).

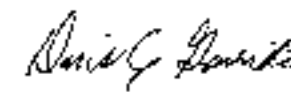
Chairman Pedro R. Martinez congratulated the winners, thanked and acknowledged all the candidates.

ADJOURNMENT

Chairman Pedro R. Martinez called for a motion to adjourn.

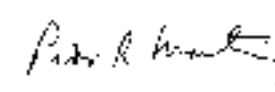
John Cruz moved to adjourn the meeting. Dr. John Ray Taitano, M.D. seconded the motion. There was no objection, motion carried. The meeting adjourned at 8:53 p.m.

RECORDED BY:



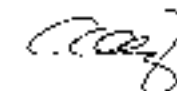
Doris C. Garrido
Executive Assistant to the Board

SUBMITTED BY:

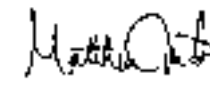


Pedro R. Martinez
Chairman of the Board

TRANSCRIBED BY:



Anita M. Mafnas
Executive Assistant



Matthew P. Quinata
Treasurer of the Board

A MESSAGE FROM THE CHAIRMAN



HAFA ADAI COAST360 MEMBERS!

Welcome to Coast360 Federal Credit Union's 54th Annual Meeting. I am pleased to present the 2016 Annual Report to you.

These 55 years are a testament to our resilience and strength as we continue to provide service to our island community. A lot has changed since our inception in 1962. We started with \$250 in deposits and 20 founding members. Today, we are \$365 million in assets and over 50,000 members.

These years have not only proven our ability to grow, but more importantly, it has strengthened our bond and commitment to our members, our island, and the generations to come. We are enhancing our Tamuning and Upper Tumon presence with a bigger and better member center as a commitment to our growing membership. We have extended our outreach to our community through donations, events, new services and improvement upon our current ones.

Being a member of Coast360, I have learned the value of members helping members. As your Chairman, I can assure you that the Board of Directors, committee volunteers, management and staff at Coast360 Federal Credit Union are committed to managing the Credit Union in your best interest. Whether you're a member because of our low-rate loans, high-yield dividends on share deposits, or simply because you believe in the credit union difference, we look forward to continuously providing services to improve the lives of our members.

We are excited for what's ahead with our membership and 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. On behalf of my colleagues on the Board, management and staff, we thank you for your continued membership and loyalty to Coast360.
Together we thrive!

Si Yu'os Ma'ase,

Pedro R. Martinez
Chairman of the Board

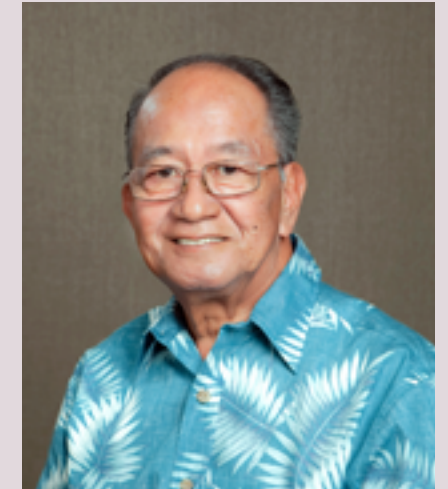
BOARD OF DIRECTORS



Paul D. Leon Guerrero
Vice Chairman



Matthew P. Quinata
Treasurer



Vicente M. Concepcion
Secretary



Johnny P. Taitano
Board Member



Angelita P. Mendiola
Board Member



Raymond F.Y. Blas
Board Member

A MESSAGE FROM THE CEO

THE YEAR 2017 marks 55 years of accomplishments for our credit union as we work to continually provide quality products and services to you. Our primary 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, is at the forefront of everything we do.

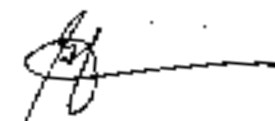
Committed to the credit union philosophy of people helping people, we strive to provide products and services that are designed to better the lives of our members and to meet all of their financial goals – presently and in the future. Over the last year, we’ve continued progress and improvements in mobile banking, merchant services, cash rewards credit cards, and EMV upgrades on all cards, to name a few. We expanded our Maite teller line by adding more counters and staffing to service more members. For the second year in a row, one of Coast360’s very own was awarded the SBA (Small Business Administration) Lending Officer of the Year award. And to top it off, in 2016, we saw record-breaking amounts in total loans granted to our members.

As the year continues, you can look forward to more innovation for your credit union. Soon members will be able to get their debit or credit cards on the same day they open the accounts with our instant issuance of cards. We’re enhancing our membership and loan application processes to make onboarding easier and more convenient. In response to our growing membership in the area, we look forward to breaking ground for our Upper Tumon member center.

The most exciting event of the year is our 3rd Annual eCoast Run & Family Fair – the credit union’s 55th Charter Day celebration. With almost 1,600 participants last year, we were able to raise \$19,000 for sustainable organizations and projects for our island. Living up to our mission of being stewards of our island and community, we anticipate another fun and memorable event as we celebrate 55 years of thriving with you!

In terms of growth in membership, deposits and loans, this past year was exceptional for Coast360 Federal Credit Union. We added new products and services, stretched our community outreach, improved our member centers and achieved financial industry accolades. Through our branding initiatives and our employee training we continue to commit to education on the credit union difference. I wish to thank the Board of Directors and the Supervisory Committee for their leadership and volunteerism. I’d also like to thank and recognize the hardworking management and staff for their continued dedication. And most especially to our 50,000 plus members, thank you for your loyalty and believing in the credit union difference.

Together We Thrive,



Gener F. Deliquina
Chief Executive Officer



EXECUTIVE TEAM



L-R:

Gener F. Deliquina, Chief Executive Officer
Anacleto P. Gatuz, Chief Credit Officer
Monica L. Pido, Chief Operations Officer
Jason S. Rios, Chief Financial Officer
Jessica A.I. Atalig, Chief Risk Officer
Michael J. Duenas, Chief Information Officer

TREASURER



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 54th year in operation. The year 2016 proved to be another successful year for our Credit Union. An audit of our financial performance indicated a favorable growth in assets by 6.29%, an increase of \$21,636,870 from prior year. This growth can be attributed to the increase in loans of \$23,883,400 or 9.65% compared to 2015. Our net worth-to-assets ratio remains strong at 14.09%, well above NCUA's 7.0% threshold of all well-capitalized credit union. Your Credit Union remained profitable in 2016, closing out with a positive return-on-average asset ratio of 0.69%.

Our delinquent loans-to-total loans ratio improved from 1.20% in 2015 to 0.97% in 2016. 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 remains low at 0.36% and 0.28% in 2016 and 2015, respectively.

Diversification of our assets provides for well-balanced risks inherent in our balance sheet. In 2016, our asset distributions consisted of 74% in loans, 10% in government-guaranteed investments, 7% in cash and cash equivalents, 7% in fixed assets and a small 2% 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, 2016, our loan portfolio is composed of 43% in signature unsecured, 32% in real-estate (with 19% in fixed and 81% in variable rate), 15% in business, 7% in auto, 2% in credit card and 1% in share secured and loan participation combined.

On behalf of the Board of Directors, volunteers, management and staff, I wish to thank all of our members for their continued support. We strive to deliver to you the best financial products and services through sound management decision in order to maintain your trust and patronage. We certainly look forward to continue serving you in 2017 and beyond.

Respectfully Submitted,

Matthew P. Quinata
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. Kwock, CPA, to conduct the annual audit for the year ended December 31, 2016, 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, 2016 include the Bank Secrecy Act (BSA) & Office of Foreign Assets Control (OFAC) programs, the Automated Clearing House (ACH) process and Information Security Systems.

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



Arthur R. Mariano
Vice Chairman



Barbara S. Howard
Secretary



M. Francis Quinto-Baba
Member



Vincent J.G. Duenas
Member

Consolidated Statements of Financial Condition

ASSETS	2016	2015
Loans to members, less allowance for loan losses	\$ 271,359,748	\$ 247,476,348
Loans held-for-sale	—	2,534,190
Cash and cash equivalents	23,347,324	21,795,763
Other receivables	1,851,021	1,842,825
Investments	36,656,134	37,036,763
Prepaid and deferred expenses	298,127	398,943
Property and equipment, net	26,910,686	27,799,460
Accrued interest on loans	829,178	782,410
Accrued interest on investments	86,325	82,493
NCUSIF deposit	2,328,115	2,215,614
Other assets	1,717,916	1,782,895
Total assets	\$ 365,384,574	\$ 343,747,704
LIABILITIES AND EQUITY		
Liabilities:		
Borrowed funds	\$ 946,621	\$ 6,660,906
Accounts payable and other liabilities	6,074,598	5,193,134
Dividends payable	781,071	1,137,972
Accrued expenses	719,927	591,885
Total liabilities	8,522,217	13,583,897
Equity:		
Members' shares:		
Regular shares	149,814,799	138,373,574
Share draft	39,425,811	31,894,444
Individual retirement accounts (IRAs)	3,922,570	3,397,496
Money market	30,314,878	23,919,007
Share certificates	82,906,961	84,390,413
	306,385,019	281,974,934
Members' equity	50,477,338	48,188,873
Total equity	356,862,357	330,163,807
Total liabilities and equity	\$ 365,384,574	\$ 343,747,704

Consolidated Statements of Income and Comprehensive Income

	2016	2015
Interest income:		
Loans to members	\$ 14,479,227	\$ 13,680,375
Investments	746,480	816,054
Total interest income	15,225,707	14,496,429
Interest expense:		
Members' share dividends	1,615,542	1,664,054
Borrowed funds	38,999	65,835
Total interest expense	1,654,541	1,729,889
Net interest income	13,571,166	12,766,540
Provision for loan losses	1,134,261	352,802
Net interest income after provision for loan losses	12,436,905	12,413,738
Non-interest income:		
Gain on investments	49,589	47,795
Gain (loss) on disposal of property and equipment	(2,851)	(543)
Gain on disposal of foreclosed assets	—	28
Other net gain	340,815	51,523
Gain on sale of loans	359,738	242,654
Interchange income	124,348	76,071
Fees and charges	2,729,944	2,423,593
Other	121,360	69,582
Total non-interest income	3,722,943	2,910,703
Non-interest expense:		
Compensation	4,943,818	4,834,419
Employee benefits	997,786	957,155
Travel and conference	104,586	110,979
Office occupancy	1,574,342	1,541,433
Office operations	4,220,181	4,027,823
Educational and promotional	590,295	520,499
Loan servicing	769,763	680,110
Professional and outside services	374,266	400,844
Operating fees	62,555	61,059
Other	66,421	77,686
Total non-interest expense	13,704,013	13,212,007
Net income	\$ 2,455,835	\$ 2,112,434
Components of comprehensive income (loss):		
Unrealized holding gain (loss) on investments classified as available-for-sale	(167,370)	(131,359)
Comprehensive income	\$ 2,288,465	\$ 1,981,075

Consolidated Statements of Members' Equity

	Appropriated Undivided Earnings	Undivided Earnings	Accumulated Other Comprehensive Income (Loss)	Total	Comprehensive Income (Loss)
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)	(131,359)
Total comprehensive income					1,981,075
Balance at December 31, 2015	\$ 636,653	\$ 48,381,048	\$ (828,828)	\$ 48,188,873	
Net income	—	2,455,835	—	2,455,835	\$ 2,455,835
Transfers, net	—	—	—	—	
Change in unrealized loss on investment in available-for-sale securities	—	—	(167,370)	(167,370)	(167,370)
Total comprehensive income					\$ 2,288,465
Balance at December 31, 2016	\$ 636,653	\$ 50,836,883	\$ (996,198)	\$ 50,477,338	

Consolidated Statements of Cash Flows

	2016	2015
Cash flows from operating activities:		
Net income	\$ 2,455,835	\$ 2,112,434
Adjustments to reconcile net income to net cash provided by operating activities:		
Depreciation and amortization	1,394,829	1,377,288
Loss on disposal of property and equipment	2,851	543
Gain on sale of foreclosed assets	—	(28)
Gain on sale of investments	(49,589)	(47,795)
Provision for loan losses	1,134,261	352,802
Provision for unrealized losses on foreclosed assets	—	2,000
Changes in assets and liabilities:		
(Increase) decrease in other receivables	(8,196)	4,979
Decrease in prepaid and deferred expenses	100,816	64,322
(Increase) decrease in accrued interest on loans	(46,768)	7,695
(Increase) decrease in accrued interest on investments	(3,832)	8,248
(Increase) decrease in loans held for sale	2,534,190	(1,284,950)
(Increase) decrease in other assets	64,979	(442,448)
Increase in accounts payable and other liabilities	881,464	343,092
Increase (decrease) in dividends payable	(356,901)	231,825
Increase in accrued expenses	128,042	16,140
Net cash provided by operating activities	8,231,981	2,746,147
Cash flows from investing activities:		
Proceeds from sales of investment securities	3,249,222	2,819,452
Proceeds from maturities on investment securities	7,148,774	5,627,849
Purchases of investment securities	(9,851,948)	(2,233,421)
Net increase in certificates of deposit	(500,000)	(741,000)
Net (increase) decrease in FHLB Des Moines Capital Stock	216,800	(110,300)
Net increase in NCUSIF deposit	(112,501)	(97,284)
Net increase in loan originations, net of principal collected on loans to members	(25,017,661)	(10,711,289)
Proceeds on sale of foreclosed assets	—	195,868
Proceeds on sale of property and equipment	12,000	132
Purchases of property and equipment	(520,906)	(3,537,599)
Net cash used in investing activities	(25,376,220)	(8,787,592)
Cash flows from financing activities:		
Proceeds from borrowed funds	20,000	25,010,000
Repayment of borrowed funds	(5,734,285)	(30,724,286)
Net increase in regular shares, share drafts, money market and IRA's	25,893,537	15,743,297
Net decrease in share certificates	(1,483,452)	(2,800,036)
Net cash provided by financing activities	18,695,800	7,228,975
Net increase in cash and cash equivalents	1,551,561	1,187,530
Cash and cash equivalents at beginning of year	21,795,763	20,608,233
Cash and cash equivalents at end of year	\$ 23,347,324	\$ 21,795,763
Supplemental disclosure of cash flow information:		
Cash paid during the year for:		
Dividends	\$ 1,972,443	\$ 1,432,229
Interest	\$ 38,999	\$ 65,835



Coast360 celebrated Chamorro Month by treating members to a show by Pa'a Taotao Tano at our Maite member center. Members and employees also enjoyed a spread of Chamorro treats, weaving and live local music.



Coast360's Steve Pangelinan, Elsie Quenga and Darrick Bollinger pose for a photo with UOG's ID180 class after the credit union's presentation on budgeting basics.



Coast360 executive management present toy donations by staff and members to the Marine Corps. Toys For Tots Foundation. The credit union participates every year as a drop-off site at all three member centers.



CEO Goner Deliquina and iRecycle's Peggy Denny pose for a picture in front of new recycle bins for DOE schools. The credit union donated over \$5,000 to iRecycle for the purchase of new recycle bins.



Coast360 employees and their families come out to support the annual Coastal Cleanup.

COMMUNITY:
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next page >

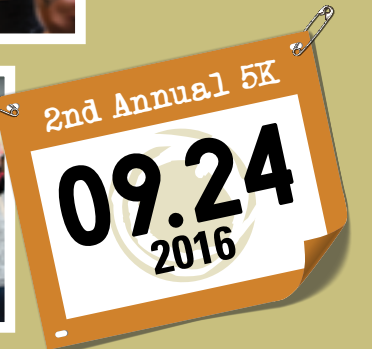
2ND ANNUAL ECOAST 5K RUN

coast360
federal credit union

Green 5K & Family Fair



Part of Coast360's core mission is to be stewards of the environment. Established in September 2015 as the credit union's charter day celebration, the eCoast Run is a fun event for the community and focuses on sustainability education and support for the island. Coast360 has raised nearly \$19,000 combined from its first and second eCoast Run events. A total of \$13,000 was donated to local non-profit organizations, while the remainder of the proceeds is dedicated to a community beautification project that the credit union plans to unveil this year.



COAST360 IN THE COMMUNITY



Coast360's paddling team poses for a photo after their boat's canoe blessing. The credit union joined Marianas Paddlesports Racing Association as a corporate sponsor.



Coast360 employees host a booth at the 11th Annual Small Business Expo presented by the Guam Chamber of Commerce.



Coast360 employees and their families marching at the 2016 Relay for Life. This year was special as we celebrated our survivor, Selena Cruz, and honored our fighter, Marian Charfauros.



Coast360's Faye Atalig, Credit Solutions Services Officer and Certified Credit Union Financial Counselor, presents Money 101 to Guam's youth at the Rotaract Youth Leadership conference.



The island's credit unions – Coast360, Community First, and PenFed – celebrated International Credit Union Day on October 20, 2016 with a proclamation signing by Lt. Governor Ray Tenorio.



Coast360 management and board support Business Relationship Officer, Noela Santos, as she was presented the Lending Officer of the Year award by SBA's Ken Lujan.



NEW SERVICES ADDED

2016

New Mobile App

Coast360's mobile app extends services to members with not only the ability to make transfers, check balances, pay bills and transfer funds to other members, but members can also send money via PayPal and deposit their checks all from the convenience of their smartphone.



EMV Chip Cards

EMV Chip Cards added an additional layer of security and convenience for members as more merchants accept the new standard in smart payment cards.

Merchant Services

Business members can now do business on the go whenever and wherever they want with Mobile Swipe. Mobile Swipe enables our members to accept credit cards with any internet enabled tablet or smartphone.

V.A. Loan

Our members in the armed forces can take advantage of our VA Loan offer up to 100% financing^{1,2} on a low, fixed rate² with no pre-payment penalties. Contact our Mortgage Loan Officers at 472-8156.

¹Up to 100% financing, additional funding fee included, which may be financed up to the maximum loan amount. ²Subject to credit approval. Terms, conditions and other restrictions apply. All credit union rates, loan programs, terms and conditions are subject to change without notice.



What's Next?

Project Heritage

Coast360 has always been an active part of the community and now more than ever see the importance of our credit union's emphasis on protecting our island's environment. In 2017, we are taking the lead with community, business and government partners to share this vision with the rest of Guam. Project Heritage's mission is to accomplish this by connecting historical sites on Guam with all who live, work and worship on Guam. With our partners we will beautify these sites and work to educate the public about the historical and environmental significance of selected sites. We hope that our members and the community at large will understand and cherish the heritage that is our beautiful island of Guam.

It's our 55th Anniversary Year

Stay tuned for 55th Anniversary activities, promotions and giveaways with a culminating celebration at our 3rd Annual Ecoast Run.

Coast360 on Social Media

Coast360 is launching on social media in 2017 to add avenues for engagement with our membership. This allows us to provide quality content that promotes financial literacy, understanding of Coast360's products and services, and timely information to help improve our members' lives.





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www.coast360fcu.com

Together we thrive.

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