



2013
ANNUAL REPORT

Together we thrive.

Our Mission

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





Our island, our community, our credit union.



We are proud of our island home, proud to support our community and our people. We carry on 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.

WEDNESDAY, March 26, 2014
8:30 am - 10:30 pm
Sheraton Laguna Guam Resort

Minutes

OF 50TH ANNUAL MEMBERSHIP MEETING | April 17, 2013 | Coast360 Federal Credit Union Member Center, Maite, Guam

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

CALL TO ORDER

The Annual Membership meeting was held at Coast360 Federal Credit Union in Maite, Guam. Chairman of the Board, Johnny Taitano presided and called the meeting to order at 8:34 a.m.

Secretary of the Board of Directors, Renato Hallera confirmed there was a quorum. The following Board of Directors introduced themselves: Johnny Taitano, Chairman; Ignacio Santos, Vice Chair via telephone conference; Vicente M. Concepcion, Treasurer; Renato Hallera, Secretary; Pedro Martinez, Member; Matthew P. Quinata, Member; and Paul D. Leon Guerrero, Member.

Also present were the executive management and staff, as well as members and non-members of the credit union.

APPROVAL OF MINUTES

Renato Hallera moved to approve last year's minutes of the Annual Membership Meeting of April 18, 2012, subject to correction. Paul Leon Guerrero seconded the motion. Without objections, motion carried.

AGENDA

Pedro Martinez moved to amend the agenda to move up Election, Item VII. Vicente Concepcion seconded the motion. Without objections, motion carried.

ELECTION

Chairman of the Nominating Committee, Pedro Martinez announced the 2013 Nominating Committee has accepted and certified the eligibility of the following seven (7) candidates for the 2013 Board of Directors of Coast360 Federal Credit Union. In the order of placement on the ballot they are:

(1) Angelita (Angie) P. Mendiola; (2) Thomas (Senator Tom) C. Ada; (3) John Perez Taitano (incumbent); (4) Stephen (Steve) J. Guerrero; (5) Vicente (Ben) M. Concepcion (incumbent); (6) Renato (Ren) Hallera (incumbent), (7) Vincent Jon Guerrero Duenas.

Mr. Martinez announced there are three (3) vacancies on the Board of Directors. The 2013 Election will begin at 9:00 a.m. and will conclude at 6:00 p.m. Voting will take place at the three member center locations at Maite, Tamuning, and Harmon.

Linda Reyes moved to accept the candidates for the 2013 Board of Directors. Matthew Quinata seconded the motion. Without objections, motion carried.

RECESS

Chairman Johnny Taitano called for a motion to recess and to proceed with the 2013 Election of the Board of Directors of Coast360 Federal Credit Union.

Matthew Quinata moved to recess the meeting, proceed with the election, and reconvene at the Sheraton Laguna Guam Resort, Tamuning, Guam, at 7:00 p.m. Paul Leon Guerrero seconded the motion. Without objections, motion carried. The meeting recessed at 8:41 a.m.

RECONVENE

The Annual Membership meeting reconvened at 7:35 p.m. at the Sheraton Laguna Guam Resort, in Tamuning, Guam. Chairman Johnny Taitano presided.

RECESS

Matthew Quinata moved to recess for dinner and to conduct raffle drawings. Paul Leon Guerrero seconded the motion. The meeting recessed at 7:50 p.m.

RECONVENE

The meeting reconvened at 8:35 p.m.

Chairman Johnny Taitano acknowledged all members of the Board, Supervisory Committee, Executive Management and Staff of Coast360, and Dignitaries of the community.

At this time, the Chairman Johnny Taitano relinquishes the Chair to Treasurer Vicente Concepcion.

CHAIRMAN'S REPORT

Chairman Johnny Taitano presented the report as noted in the 2012 Annual Report of Coast360 Federal Credit Union.

Treasurer Vicente Concepcion called for a motion to accept.

Joe Cameron moved to accept the report. Barbara Gilman seconded the motion. Without objections, motion carried.

Treasurer Vicente Concepcion relinquished the Chair back to Chairman Johnny Taitano.

TREASURER'S REPORT

Treasurer Vicente M. Concepcion presented the report as noted in the 2012 Annual Report of Coast360 Federal Credit Union.

Joe Bamba moved to accept the report. Gloria Molo seconded the motion. Without objections, motion carried.

SUPERVISORY COMMITTEE REPORT

Member of the Supervisory Committee Juan Perez presented the Supervisory Committee report as noted in the 2012 Annual Report of the Coast360 Federal Credit Union.

Joe Mafnas moved to accept the report. John Wusstig seconded the motion. Without objections, motion carried.

UNFINISHED BUSINESS/NEW BUSINESS

No unfinished business or new business for discussion.

At this time, Chairman Johnny Taitano called upon Mr. Pedro Martinez, Chairman of the Nominating Committee to present the election results.

ELECTION RESULTS

Mr. Pedro Martinez stated the Nominating Committee which consists of Mr. Paul Leon Guerrero, Mr. Matthew Quinata, and himself was appointed by the Board of Directors as well as volunteers; Mr. Joe Pereda and Mr. Art Mariano.

Mr. Martinez thanked the executive management team and staff for an outstanding job on overseeing the election process.

Mr. Martinez thanked the Supervisory Committee members, Melissa Matanane, Chairperson; Jennifer Untalan, Vice Chair; Laura Cruz Secretary; and Committee Members, Frances Flores and Juan Perez, who worked closely with the Nominating Committee and Executive Management team and staff to maintain the integrity of the election process and the counting of ballots.

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

Mr. Martinez announced the Election Results according to the total number of votes garnered starting from the highest to the lowest:

(1) John Perez Taitano - 1,162; (2) Angelita P. Mendiola - 939; (3) Vicente M. Concepcion - 883; (4) Stephen J. Guerrero - 809; (5) Thomas C. Ada - 610; (6) Vincent Jon Guerrero Duenas - 464; (7) Renato "Ren" Hallera - 196.

Mr. Martinez declared the top three (3) winners for the 2013 Election of the Board of Directors are John Perez Taitano, Angelita Mendiola, and Vicente M. Concepcion.

Chairman John Taitano called for a motion to approve the 2013 Election Results.

Joe Cameron moved to approve the election results of the 2013 Board of Directors. John Ray Taitano seconded the motion. Without objections, motion carried.

ADJOURNMENT

Joe Bamba moved to adjourn the meeting. George Pereda seconded the motion. Without objections, motion carried. The meeting adjourned at 9:24 p.m.

RECORDED BY

Doris C. Garrido

Doris C. Garrido
Executive Assistant to the Board

APPROVED BY

Paul D. Leon Guerrero

Paul D. Leon Guerrero
Chairman of the Board

Matthew P. Quinata

Matthew P. Quinata
Secretary, Board of Directors

Message from the Chairman



Hafa Adai fellow Members,

As your Chairman, I am pleased to present the 2013 Annual Report to you.

Growing up with the credit union, I have learned the value of “members helping members.” This value has guided our staff, management and officials when we were Government of Guam Employees Federal Credit Union and now Coast360 Federal Credit Union and is the reason we have grown from 20 founding members to over 50,000 members today.

You may see this commitment in the products we offer and the services we provide. We are constantly striving to meet the financial needs of our members. Our income is passed directly to you, our members, in the form of low-cost loans, higher dividends on savings and free checking accounts. We also provide services not normally provided by other financial institutions at no charge. These value-added benefits include notary services, coin machines, and access to your Coast360 accounts at thousands of network credit unions around the world.

“Together we thrive” isn’t just a slogan; it’s our way of business. The Board of Directors approved for 2013 a special dividend of one million dollars to our regular share account holders. This special dividend is a great indicator of our mutual success in our financial partnership. As your Chairman, and a member who has grown up with the credit union, you have my assurance that the Board of Directors is committed to managing the Credit Union in your best interest.

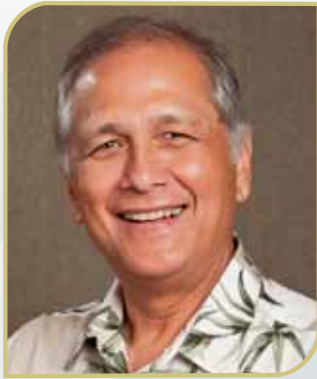
On behalf of the Board of Directors, management and staff thank you for your continued membership and loyalty to Coast360. Together we thrive!

Sincerely,

A handwritten signature in black ink, appearing to read "Paul D Leon Guerrero".

Paul D Leon Guerrero
Chairman of the Board of Directors

Board of Directors



Pedro R. Martinez
Vice Chairman



Vicente M. Concepcion
Treasurer



Matthew P. Quinata
Secretary



Johnny P. Taitano
Member



Angelita P. Mendiola
Member



Ignacio C. Santos
Member

Message from the Chief Executive Officer



Hafa Adai Members,

2013 was a year of accomplishments for our credit union as we work to continually provide quality products and services to you. Our commitment to being the financial institution of choice, to building lifetime relationships with our members, has not wavered. Thanks to the hard work of our staff and management, I can proudly say Coast360 continues to grow as a highly competitive financial institution.

We kicked off 2013 with the launch of our dividend-earning free checking account which remains unmatched in the market today. With no minimum balance requirements or monthly service fees, and just the opportunity to earn more on the money you use most, it is truly a product that adds value for members. In the second quarter of 2013, we launched our new and improved online banking service, Coast Online, adding more alternative and convenient banking solutions, all totally free and secure. With features like bill pay, eStatements and a neat budgeting tool, it's no wonder almost 7,000 members have already enrolled.

The second half of 2013 was a whirlwind of undertakings that have resulted in great news for our credit union, our members and our community. Coast360 donated \$20,000 to fund the construction of Guam's largest bus stop in Mangilao for our island school children, which was just completed early this year. In support of our friends and neighbors in the Philippines, Coast360 - together with personal donations from staff, management and officials - donated just over \$9,000 to aid in disaster relief for the victims of Typhoon Haiyan (Yolanda).

Our wire transfer service is now faster as we've discontinued the use of an intermediary bank for wire transfers. All wire transfers are now transmitted directly to the Federal Reserve Bank. Most excitingly, the Board of Directors approved a \$1 million special dividend to members' primary shares before the close of 2013.

Finally, I am pleased to announce that Coast360 has become the first and only credit union on island designated as a U.S. Small Business Administration (SBA) Preferred Lender. Through the hard work of our business services team, we received the designation after demonstrating a proficiency in processing and servicing SBA guaranteed loans. We're excited to grow our relationships with the business community.

With a 2013 asset growth of 3.3% from 2012, I am very excited about the direction our credit union is headed. I am hopeful all of our members are pleased with the service and product enhancements that took place during 2013 and I look forward to a successful 2014. Our credit union is strong and remains focused on providing quality financial products and enriching each member's financial life through exceptional service.

Dangkulu Na Si Yu'os Ma'ase for your continued support. Together we thrive.

Sincerely,

A handwritten signature in black ink, appearing to read "Richard H. Northey". The signature is stylized and written over a white background.

Richard H. Northey
CEO

Executive Officers



L-R: Richard H. Northey, CEO; Monica L. Pido, Chief Operations Officer; Anacleto P. Gatuz, Chief Credit Officer; Jessica A.I. Atalig, Chief Risk Officer; and Gener F. Deliquina, Chief Financial Officer.

Treasurer's Report



Vicente M. Concepcion
Treasurer

Coast360 Federal Credit Union sustained a long-standing history of successful operations this past year. As a result of its 2013 operations, our Board of Directors declared a special dividend of 1.09% on regular share accounts amounting to approximately one million dollars in payout, a prime example of our mission driven to benefit our invaluable members through financial prosperity.

On behalf of my colleagues, I am pleased to report on the audited financials of the Coast360 Federal Credit Union on the conclusion of its 51st year in operation. The year 2013 proved to be another successful year for our Credit Union. An audit of our financial performance indicated a favorable growth in assets by 3.3%, an increase of \$9,747,344 from prior year. This growth can be attributed to the increase in member share deposits of \$11,051,700 or 4.5% compared to 2012. Our net worth-to-assets ratio remains strong at 14.73%, well above NCUA's 7.0% threshold of a well-capitalized credit union. Your Credit Union remained profitable in 2013, closing out with a positive return-on-average assets ratio of 0.48%, net of the special dividends.

The competition for the lowest loan and highest share rates between financial institutions continues to put pressure in our net interest margin, dropping from 4.31% in 2012 to 3.90% in 2013. The Government's continuous commitment to paying tax refunds timely may have motivated loan refinancing, payoffs, faster investment prepayments and high liquidity. Despite the effects of increasing payoffs, our net loans grew by 6.0% or \$12,218,315 between 2012 and 2013. We will continue to monitor our margins closely and make the 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 negatively affecting our viability.

During 2013, our delinquent loans-to-total loans ratio improved dramatically to 1.39% compared to 1.57% in 2012. We have implemented policies and procedures to help curtail delinquencies primarily by shifting schedules of our staff to maximize efficiency and effectiveness of member contact. Formerly Collections, our new "Credit Solutions Services Department" sheds a positive light for those members in financial difficulty needing assistance in meeting their financial obligations. Our Credit Solutions Services staff has also undergone

credit counseling certifications to enhance their knowledge and improve service. Recovery efforts for prior charged-off loans are also in effect to mitigate our losses and the need for providing loan loss reserves. In 2013, net charge off ratio dipped to 0.52%, 16 basis points lower than 2012 at 0.68%.

Diversification of our assets provides for well-balanced risks inherent in our balance sheet. In 2013, our asset distribution consisted of 70% in loans, 12% in government-guaranteed investments, 8% in cash and cash equivalents, 8% in fixed assets and 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, 2013, our loan portfolio is composed of 41% in signature unsecured, 26% in real-estate (with 37% in fixed and 63% in variable rate), 10% in business, 17% in auto, 2% in credit card and 4% in share secured and loan participation combined.

The strength of our organization lies in the loyalty of our members and 2013 proved to be no different as we rounded the year with an annualized membership growth rate of 5.8%. 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 2014 and beyond.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Vicente M. Concepcion". The signature is stylized and fluid, written over a light blue circular graphic element.

Vicente M. Concepcion
Treasurer

§1761d of the Federal Credit Union Act details the duties of the Supervisory Committee. Coast360 Federal Credit Union's Supervisory Committee is responsible for ensuring that the Credit Union's Board of Directors, management and employees establish policies, practices, procedures and adequate internal controls to safeguard its members' assets. Further, the Committee is responsible for all annual independent audits and testing which includes the financial statements, Bank Secrecy Act (BSA) & Office of Foreign Assets Control (OFAC) programs, Automated Clearing House (ACH) process and Information Technology systems.

The Committee is pleased to report that all required audits have been successfully completed for the year ended December 31, 2013 with no major concerns noted. The accompanying consolidated financial statements, audited by Stephen Y.H. Kwok, CPA, have been prepared in conformity with accounting principles generally accepted in the United States of America, except for the effects of reporting members' share accounts as equity.

Pursuant to §715.8 of the National Credit Union Association (NCUA) Rules and Regulations, we have completed the required account verification of members' accounts as of October 1, 2013. Account verifications are required by regulations to be conducted at least once every two years.

This year, we have employed a Chief Risk Officer to further strengthen our regulatory compliance and internal control programs by establishing and maintaining an independent unit of the credit union which oversees

risk management. A sound risk management process can help us identify, measure, monitor and mitigate potential threats that may compromise the safety of our credit union. We have revamped our policies and procedures in reference to information security in order to safeguard member data to the fullest extent possible. Cyber threats such as phishing have become more prominent in this growing pace of technological advancement. But rest assured, your credit union has implemented and deployed best practices to proactively protect sensitive confidential information.

It is our pleasure to have served you once again through another successful year at Coast360. As members ourselves, we fully recognize the importance of a check and balance system and for as long as we are serving in this committee, we are confident your best interest will be foremost to our duties, and so we thank the Board of Directors, management and employees for their support, assistance and cooperation towards carrying out our duties, all in the best interest of serving our members.



Melissa J. Matanane
Chairperson, Supervisory Committee

Supervisory Committee Report



Melissa J. Matanane
Chairperson, Supervisory Committee



Juan B. Perez
Vice Chairman



Laura Cruz
Secretary



Frances M. Flores
Member



Stephen J. Guerrero
Member

Consolidated Statements of Members' Equity

For Years ended December 31, 2013 and 2012

	Appropriated Undivided Earnings	Undivided Earnings	Accumulated Other Comprehensive Income (Loss) (notes 12)	Total	Comprehensive Income (Loss) (notes 11)
Balance at December 31, 2011	\$ 636,653	\$ 41,896,504	\$ 791,591	\$ 43,324,748	
Net income	—	1,380,373	—	1,380,373	\$ 1,380,373
Transfers, net	—	—	—	—	—
Change in unrealized gain on investment in available-for-sale securities	—	—	(319,079)	(319,079)	(319,079)
Total comprehensive income					\$ 1,061,294
Balance at December 31, 2012	\$ 636,653	\$ 43,276,877	\$ 472,512	\$ 44,386,042	
Net income	—	1,465,103	—	1,465,103	\$ 1,465,103
Transfers, net	—	—	—	—	—
Change in unrealized gain on investment in available-for-sale securities	—	—	(2,170,382)	(2,170,382)	(2,170,382)
Total comprehensive loss					\$ (705,279)
Balance at December 31, 2013	\$ 636,653	\$ 44,741,980	\$ (1,697,870)	\$ 43,680,763	

See accompanying notes to financial statements.

Consolidated Statements of Income

For Years ended December 31, 2013 and 2012

	2013	2012
Interest income:		
Loans to members	\$ 14,079,666	\$ 14,727,340
Investments:		
Available-for-sale	599,335	625,586
Held-to-maturity and other	15,960	12,936
Total interest income	14,694,961	15,365,862
Interest expense:		
Members' share dividends (notes 3 and 10)	2,768,749	2,790,239
Borrowed funds	92,634	142,766
Total interest expense	2,861,383	2,933,005
Net interest income	11,833,578	12,432,857
Provision for loan losses (note 4)	889,013	1,629,899
Net interest income after provision for loan losses	10,944,565	10,802,958
Non-interest income:		
Gain on investments	381,045	
Gain (loss) on disposal of fixed assets	(154)	37,500
Other net gain	205,322	1,600
Gain on sale of loans	321,038	438,253
Interchange income	60,627	66,462
Fees and charges	2,309,982	2,372,018
Other	46,699	171,855
Total non-interest income	3,324,559	3,087,688
Non-interest expense:		
Compensation	4,526,824	4,254,072
Employee benefits (note 13)	870,105	778,357
Travel and conference	93,331	113,311
Office occupancy (note 14)	1,423,324	1,402,200
Office operations	4,087,565	3,917,237
Educational and promotional	544,982	810,567
Loan servicing	528,995	421,012
Professional and outside services	322,435	389,012
NCUSIF Stabilization	158,262	184,736
Operating fees	67,398	62,925
Other	180,800	176,844
Total non-interest expense	12,804,021	12,510,273
Net income	\$ 1,465,103	\$ 1,380,373
Components of comprehensive income (loss):		
Unrealized holding loss on investments classified as available-for-sale	(2,170,382)	(319,079)
Comprehensive income	\$ (705,279)	\$ 1,061,294

See accompanying notes to financial statements.

Consolidated Statements of Cash Flows

For Years ended December 31, 2013 and 2012

	2013	2012
Cash flows from operating activities:		
Net income	\$ 1,465,103	\$ 1,380,373
Adjustments to reconcile net income to net cash provided by operating activities:		
Depreciation and amortization	1,270,009	1,419,603
(Gain) loss on disposal of property and equipment	154	(37,500)
Gain on sale of investments	(381,045)	—
Provision for loan losses	889,013	1,629,899
Changes in assets and liabilities:		
(Increase) decrease in other receivables	(208,002)	261,187
(Increase) decrease in prepaid and deferred expenses	(25,044)	152,848
(Increase) decrease in accrued interest on loans	10,298	(82,354)
Increase in accrued interest on investments	(7,493)	(184)
Decrease in loans held for sale	1,325,621	366,120
Increase in other assets	(276,836)	(143,172)
Increase (decrease) in accounts payable & other liabilities	(24,596)	57,062
Increase in dividends payable	303,804	40,086
Increase (decrease) in accrued expenses	(164,000)	80,889
Net cash provided by operating activities	4,176,986	5,124,857
Cash flows from investing activities:		
Proceeds from sales of investment securities	6,432,800	—
Proceeds from maturities on investment securities	6,357,260	5,707,301
Purchases of investment securities	(27,297,319)	(7,782,442)
Net (increase) decrease in certificates of deposit	—	(2,470,000)
Net decrease in FHLB Seattle Capital Stock	29,100	7,600
Net increase in NCUSIF deposit	(33,683)	(105,834)
Net (increase) decrease in loan originations, net of principal collected on loans to members	(13,348,195)	2,050,344
Proceeds on sale of property and equipment	—	38,511
Purchases of property and equipment	(464,174)	(486,706)
Net cash used in investing activities	(28,324,211)	(3,041,226)
Cash flows from financing activities:		
Repayment of borrowings	(714,285)	(2,154,762)
Net increase in regular shares, share drafts, money market and IRA's	16,417,584	21,178,949
Net decrease in share certificates	(5,365,884)	(481,287)
Net cash provided by financing activities	10,337,415	18,542,900
Net increase (decrease) in cash and cash equivalents	(13,809,810)	20,626,531
Cash and cash equivalents at beginning of year	37,149,971	16,523,440
Cash and cash equivalents at end of year	\$ 23,340,161	\$ 37,149,971
Supplemental disclosure of cash flow information:		
Cash paid during the year for:		
Dividends	\$ 2,464,945	\$ 2,757,669
Interest	\$ 92,634	\$ 142,766

See accompanying notes to financial statements.

Consolidated Statements of Financial Condition

December 31, 2013 and 2012

Assets	2013	2012
Loans to members, less allowance for loan losses (note 4)	\$ 215,065,621	\$ 202,847,306
Loans held-for-sale	1,028,167	2,353,788
Cash and cash equivalents (note 3)	23,340,161	37,149,971
Other receivables	1,821,618	1,613,616
Investments (note 6)	36,225,182	23,536,360
Prepaid and deferred expenses	466,448	441,404
Property and equipment, net (note 8)	25,885,867	26,691,856
Accrued interest on loans	848,040	858,338
Accrued interest on investments	79,283	71,790
Foreclosed assets	240,867	—
NCUSIF deposit	1,978,276	1,944,593
Other assets	1,022,314	745,478
Total assets	\$ 308,001,844	\$ 298,254,500
Liabilities and Equity		
Liabilities:		
Borrowed funds	\$ 3,089,478	\$ 3,803,763
Accounts payable and other liabilities	1,707,109	1,731,705
Dividends payable	1,999,406	1,695,602
Accrued expenses	735,290	899,290
Total liabilities	7,531,283	8,130,360
Commitments and contingencies (note 14)		
Equity:		
Members' shares (notes 3 and 10):		
Regular shares	114,065,095	98,195,974
Share draft	21,709,382	17,974,909
Individual retirement accounts (IRAs)	3,081,297	2,962,692
Money market	32,553,038	35,857,653
Share certificates	85,380,986	90,746,870
	256,789,798	245,738,098
Members' equity	43,680,763	44,386,042
Total equity	300,470,561	290,124,140
Total liabilities and equity	\$ 308,001,844	\$ 298,254,500

See accompanying notes to financial statements.

FINANCIAL REVIEW

Better Products & Services



BETTER ONLINE BANKING

Coast Online was launched in May 2013. Loaded with greater features and a new look, members can use Coast Online to perform transactions and check account activity anytime, anywhere. It's equipped with free bill pay, eStatements, customized alerts, and so much more!



BETTER CHECKING

In January 2013, Coast360 launched a FREE divided-earning checking account. Value Checking allows our members to earn more even on the money they use most. With the opportunity to earn up to 0.35%APY*, our members are truly getting better value for their buck.



BETTER WIRE SERVICES

Coast360 discontinued the use of an intermediary bank in December 2013 and now processes all wires directly through the Federal Reserve Bank. This has allowed us to provide faster and more efficient wire services for members.

\$1,000,000 BACK TO YOU

2013 SPECIAL DIVIDEND

The Coast360 Board of Directors approved a \$1 million special dividend to members' primary shares. In December 2013, Coast360 members earned a dividend rate of 1.09%. Combined with the regular monthly dividend rate of 0.30%, total earnings rate on primary share savings was 1.39%. The one-time dividend was paid on regular primary share accounts.

*APY is Annual Percentage Rate. Rate is effective as of 12/24/2012 and subject to change without notice.

Coast360 in the Community

At Coast360 we strive to build lifetime relationships with our members. This means our efforts to enrich our members' lives go beyond a financial aspect. Driven by the "people helping people" philosophy, a value on which credit unions are founded, we are committed to investing in our community to create an island that our members and future members are proud to live, work, and play.

FIRST LADY'S RIGALU FOUNDATION The Bus Stops Here Campaign



Partnering with the First Lady and the Rigalu Foundation, Coast360 was proud to contribute over \$20,000 to the construction of Guam's largest school bus stop. The new bus stop is one of several built as part of the foundation's "The Bus Stops Here" campaign, which aims to partner with local businesses and organizations to fund the construction of safer and more accommodating bus shelters for the island's students. Previously a tin and wooden structure, the new concrete structure has nearly doubled in size with seating to provide a safer and more comfortable waiting shelter for island students.

FILIPINO COMMUNITY OF GUAM Typhoon Haiyan Donation



Typhoon Haiyan struck and devastated our neighboring Philippine islands. Coast360 donated total of \$9,006 to the Filipino Community of Guam to help aid the victims of Typhoon Haiyan. Coast360 initially pledged \$5,000 and offered to match every dollar donated by employees. Altogether, staff, management and officials donated an additional \$4,006 after matching employees' contribution, totaling the credit union's donation to \$9,006. The Filipino Community of Guam is a non-profit umbrella organization for all Filipino organizations on Guam.

UNIVERSITY OF GUAM Endowment Foundation



The UOG Endowment Foundation's mission is to promote and foster the growth, progress and general welfare of the University of Guam. Coast360 proudly supports the foundation on a number of its endeavors as the credit union values ongoing education as the foundation for a better community. In 2013, the credit union provided over \$10,000 in sponsorships and donations to aid the Endowment Foundation in several of its key fundraising events.

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