



“You had me at **Alignment.**”

“Much like CoastHills, I’m looking for innovative ways to grow my business. Theresa and her staff at the Santa Maria branch have been terrific business partners for us. They make it easy to do business with them, and take the time to get to know our staff and our business goals. CoastHills definitely creates an exceptional smile on my face.”

CoastHills Business Services Team has the products and services to provide solutions for local businesses. For more information on how we can help you become state of the art, call us today at 800-262-4488 or visit us at bankamongfriends.com.

Dr. Kirk Specht, CoastHills business member since 2010, has been serving the Santa Maria community with the highest quality orthodontic treatments since 1995. Visit him at www.coastalsmiles.com

fresh new mortgages
with **NO CLOSING COSTS†**

5 year Hybrid ARM

adjusts only once every 5 years

as low as

3.75% 4.33% APR*

*3.75% interest rate will result in an APR (Annual Percentage Rate) of 4.33% based on a \$417,000 loan at 3.75% with zero points. Monthly payment would be \$1,931.19. Payment example is based on \$4.62 per \$1,000 financed. Maximum loan-to-value of 80%, owner occupied, single family home. Rates are as of September 15, 2011 and are subject to change without notice. Payment is amortized over 30 years. Rate is fixed for the first five years of the loan. Rate can adjust by no more than 1.5% up or down rounded to the nearest .125% with a lifetime cap of 6% and a floor of 4.50%. Payment does not include taxes and insurance, your obligation will be greater. All loans are subject to approval. Other conditions may apply.
†Member pays for the appraisal and credit report (to be refunded at the close of escrow) and all prepaid closing costs (prepaid interest, property taxes, hazard insurance and impounds).



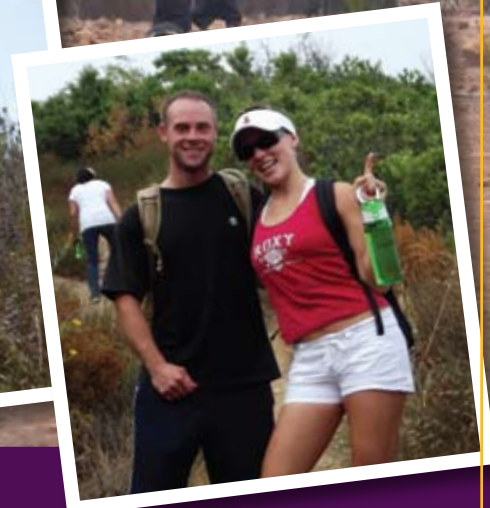
We've Really "Stepped" it up" this year for Cottage Children's Hospital

More than 50 CoastHills Federal Credit Union employees, friends and family members gathered in the early morning of Saturday, August 20, 2011 at the Gaviota Peak trail. Their goal? Make it to the top of the 2,800 ft. peak and more importantly, raise thousands of dollars for The Children's Miracle Network and the Cottage Children's Hospital in Santa Barbara.

"We had all but a handful of our hikers make it to the top, and anyone who has ever hiked this trail knows it is a relentless three-mile climb," reported Scott Coe, Chairman of the CoastHills Community Foundation. Each hiker was tasked with soliciting sponsorships, and the staff total surpassed \$10,000.

"Honestly, we wanted to do something that would be a challenge," said Jeff York, CoastHills President/CEO. "The challenges that face the kids being treated in Cottage Hospital every hour of every day are huge, so for us to push ourselves for a few hours on a Saturday was a great experience, and gave us a feel for what the kids are going through."

For every dollar raised from this effort, CoastHills business partner CO-OP Financial Services will provide matching funds through their "Miracle Match" program up to an additional \$10,000. That will mean a total donation of \$20,000 to the Children's Miracle Network, which provides funding for the Cottage Children's Hospital in Santa Barbara.



Stay Involved Apply for Our Board of Directors

The continued success of CoastHills depends on a strong volunteer Board of Directors. Each year, Credit Union members have the opportunity to apply for a position on the Board. As a Board member, you will provide overall direction, review financial statements and set the policies of the Credit Union.

If you are interested in making a difference, stop by any branch or visit bankamongfriends.com for an application or more information. Applications are due no later than November 1, 2011 at 5:00 pm. Results of the election will be announced at our Annual Meeting on March 14, 2012.

"Friend" Us

Like many business entities, we understand the power of social media and are excited to make it a part of our communication strategy. You can now follow us on Facebook, Twitter, and LinkedIn, all conveniently linked from our website. We'll use these social vehicles to inform you on the latest products and services, employment opportunities, plus tell our story on how we're making a difference in the communities we serve.



Fifth Annual Rancho Vino

The event just keeps getting better.

The Trilogy's Monarch Club in Nipomo once again proved to be the ideal venue for the CoastHills Community Foundation's fifth annual "Rancho Vino" fundraiser. The afternoon event featured both a silent and live auction, along with samplings from more than 40 local wineries and food artists. Among the live auction items were a romantic getaway to the South of France, and tickets to the taping of Ellen and Jay Leno.

When all of the auction proceeds were tallied, the Foundation raised more than \$50,000 for the Mission Hope Cancer Center, set to open in late 2011 at the Marian Medical Center Campus in Santa Maria. "It's the goal of Mission Hope Cancer Center to serve as a primary destination for families seeking centralized cancer care. You don't have to go to a metropolitan area to get the care you deserve. You can receive state-of-the-art, comprehensive cancer treatment right here at home and it's our mission to provide this." Said Dr. Robert Dichmann, Oncologist/Hematologist, who also serves at the Medical Director for the Marian Cancer program.

The live auction began with a heartfelt presentation from Lisa Wilkanoski, a five year cancer survivor from Santa Maria, who told the gathering how comforting it will be to have the Mission Hope Center for patients all along the central coast who are going through treatment. For more information on the Mission Hope Center, go to www.missionhopecancercenter.com.



Stuff the Bus



Jeff York, President/CEO, provides his contribution to "stuff the bus". In fact, our staff helped stuff the bus at different locations, including Lompoc, Santa Maria, and San Luis Obispo. The event was co-sponsored by KSBY-TV and the local United Way, and collected more than \$30,000 in school supplies.



Paso Robles
1402 Spring Street

Atascadero
8900 Pueblo Avenue

San Luis Obispo
751 Marsh Street, Suite 100

Five Cities
1580 West Branch St.

Nipomo
532 W. Tefft Street

Santa Maria
1203 South Broadway

Crossroads
2364 S. Bradley, Suite F1

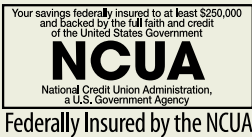
Orcutt
1157 E. Clark Avenue

Vandenberg AFB
Building #10375

Vandenberg Village
3880 Constellation Road

Lompoc
1320 North H Street

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holidays

Columbus Day:
Monday, October 10

Veterans Day
Friday, November 11

Thanksgiving
Thursday, November 24

Christmas Day
Observed
Saturday, December 24
Monday, December 26

New Year's Day
Observed
Monday, January 2

Helping with Holiday Cash Flow— Skip your December Payment

A little extra cash can sure come in handy during the holidays. And with CoastHills' Skip-A-Pay program, that is exactly what you'll get with the option of skipping your consumer loan payment for December.* Use the extra money for holiday shopping or unexpected expenses. It's totally up to you.

To find out how to skip your December consumer loan payment, call 800-262-4488 or stop by any branch.

It's our way of saying Happy Holidays and "thanks" for your valued membership.



fresh new
wheels

1.99%
as low as
APR*

NEW. USED. REFINANCE.

New, used, refinance or purchase, you can save with rates as low as 1.99% APR*. Flexible repayment terms up to 84 months and no down payment options can make driving a bargain beautifully affordable.



*APR = Annual Percentage Rate. Rates quoted are our best rates: 1.99% APR for terms up to 24 months; 2.99% APR for terms up to 60 months; 3.49% APR for terms up to 72 months. Rates quoted are good for vehicles and motorcycles, new and used, 2005 – 2011 model years including refinance of existing vehicle loan. Your actual rate is subject to credit approval and may differ depending on your credit history, amount financed and terms. Existing CoastHills loans may be refinanced for a \$295 fee or a loan increase of \$3,000. This promotional offer may not be combined with any other discounts. Rate subject to change without notice. Payment Examples: 1.99% at 24 months is \$42.54 per \$1,000 borrowed; 2.99% at 60 months is \$17.96 per \$1,000 borrowed; 3.49% at 72 months is \$15.41 per \$1,000 borrowed.

Meet our New Managers

A native of Arroyo Grande, **Alonso Figueroa** started his career with CoastHills in 2004 as a part time teller. In 2008, Alonso was one of the first graduates of the internal Management Trainee Program, which led to his promotion to Branch Manager of our 5 Cities Branch.

Erica Espinosa, Assistant Manager at our Orcutt Branch, has more than six years of lending and small business development experience. She is a graduate of Leadership Lompoc Valley, serves on the Youth Leadership Lompoc Valley Board, and is an ambassador to the Santa Maria Valley Chamber of Commerce.

Rob Covarrubias, our new Branch Manager in Paso Robles, has more than 20 years experience in the financial services industry. A graduate of Paso Robles High School, Rob continues to serve his community as a Board Member for the Boys and Girls Club, NCI Affiliates & Achievement House, and the PRHS Bearcat Foundation.

