

CoastHillsTM

FEDERAL CREDIT UNION



Time to Cast Your Vote

The 2005 Board of Directors election runs until February 22, 2005. There are two ways to cast your vote, either through the Internet or through the mail. The election ballot materials with instructions for voting will be mailed to you in January. You will receive a unique "Election Validation Number" that must be used with the last four digits of your Social Security Number for voting online. Online ballots must be submitted by 11:59 p.m. PST February 22, 2005. Those without Internet access may mail in their ballots. Mail-in ballots must be postmarked by February 22, 2005. Each CoastHills' member 16 years of age or older can vote once. No joint signers, please. If you do not receive your ballot by January 31, 2005, please contact the election administrator at coasthillshelp@electionservicescorp.com or call 1-866-720-HELP(4357).

Annual Meeting

We cordially invite you to meet the CoastHills Board of Directors and staff at the 47th Annual Meeting which will be held at the Radisson Hotel in Santa Maria on Wednesday, March 9, 2005. The meeting is scheduled to begin at 7 p.m. No reservation is required, and there is no charge to attend the meeting. However, there is a \$10 charge for the dinner and a reservation is required. You may reserve your place through HomeBanking at www.coasthills.coop, or by calling 800-262-4488 before 5 p.m. on March 2, 2005. Social hour begins at 5 p.m. and dinner begins at 6 p.m.

Imagine a More Friendly World

Home Equity Line of Credit

Introductory variable rate as low as

4.50% APR*

for all of 2005

- No points
- No fees
- No closing costs
- Fast turnaround

Before rates go back up, lock into a **12-month intro rate** Home Equity Line of Credit through CoastHills. But hurry, this is a limited time offer. Apply by **March 31, 2005**.

To apply, stop at any branch or call **805-733-7600**. You can also print the application from www.coasthills.coop and fax it to **805-733-5896**.

It's like that, when you *bank among friends.*



*APR=Annual Percentage Rate. Subject to credit approval. Rate subject to change. Offer good from January 1 - March 31, 2005. Introductory rate on advances will revert on 12/31/2005 with the following conversions: current rate for loans less than 80% CLTV, current rate + 1% for loans 80-90% CLTV, and current rate + 1.5% for loans 90-100% CLTV. New HELOCs only, no CoastHills refinances. Minimum HELOC eligible for intro rate is \$25,000. This line of credit is secured by lien on CA owner-occupied home. APR may vary over loan term. Lifetime cap 18%. If this line of credit is closed within the first two years, you will be required to reimburse the credit union for the cost of originating this loan, which is \$250 on lines up to \$100,000, or \$500 on lines \$100,001 to \$300,000. Equal Housing Lender.

Bank among friends

VANDENBERG VILLAGE
3880 Constellation Road

VANDENBERG AIR FORCE BASE
Building #10375

LOMPOC
1320 North H Street

SANTA MARIA
1203 South Broadway

NORTH SANTA MARIA
1848 North Broadway

ORCUTT
1157 E. Clark Avenue

ARROYO GRANDE
1452 Grand Avenue, Suite 4B

NIPOMO
532 W. Tefft Street

SAN LUIS OBISPO
1106 Walnut Street

Voicechoice (805) 733-7600

Toll-Free (800) 262-4488

Stop Payment (805) 733-5836
(FAX)

24 Hour Lost Credit Card
(800) 543-5073

24 Hour Lost Debit Card
(800) 754-4128

Web BillPay Help Line
(888) 908-7482

Call Center - eBranch
(805) 733-7600 or (800) 262-4488
e-mail: info@coasthills.coop
website: www.coasthills.coop

ADDITIONAL ATM LOCATIONS

Lompoc Police Station
107 Civic Center Plaza, Lompoc
(24 hour Access)

VAFB Commissary
Building #14300

Santa Maria Airport
3249 Terminal Drive, Santa Maria

Santa Maria Police Station
222 E. Cook Street, Santa Maria
(24 hour Access)

Marian Medical Center
1400 E. Church St., Santa Maria

Imagine a More Convenient World

Great Low Rate Auto Loans

Rates as low as **4.15%** APR*

- Up to 100% financing available
- Low monthly payments
- Financing up to 84 months
- Good for new and used vehicles

It's like that, when you *bank among friends.*

Take advantage of a great low rate today. Call **800-262-4488** or visit www.coasthills.coop.

*APR=Annual Percentage Rate. 4.15% is our best rate. Your rate may differ depending upon your credit history. Subject to credit approval. Rates are subject to change without notice. Assumes a .25% discount for automatic payment. Income verification may be required.



Community Corner

Workshops/Seminars

January

IRA Basics

Thursday, January 27th

Lompoc Branch • 12pm – 1:30pm

Contact: 805-733-7636

Santa Maria Branch • 7pm – 8:30pm

Contact: 805-347-8506

February

Tax Planning Strategies

Thursday, February 17th

Santa Maria Branch • 12pm – 1:30pm

Contact: 805-347-8506

How to Clean Up Your Credit

Wednesday, February 16th

Lompoc Branch • 6:30pm – 8pm

Contact: 805-733-7600, Ext. 8160

Wednesday, February 23rd

Santa Maria Branch • 6:30pm – 8pm

Contact: 805-733-7600, Ext. 8160

March

Understanding Pension Distribution Options

Thursday, March 24th

Lompoc Branch • 12pm – 1:30pm

Contact: 805-733-7636

Santa Maria Branch • 7pm – 8:30pm

Contact: 805-347-8506

10 Steps to Financial Success

Thursday, March 24th

Lompoc Branch • 6:30pm – 8:00pm

Contact: 805-733-7600, Ext. 8160

CoastHills Checking is FREE with Direct Deposit!



- **Courtesy Pay** – Offers the security of covering your checks should your account become inadvertently overdrawn
- **HomeBanking**
 - Safe & secure
 - From the convenience of your home - 24/7/365
 - Make transfers, loan payments, or view your account history
- **Checkview** – Find out if a check has cleared
- **Web BillPay** – Saves time, envelopes and postage

What is Regulation D?

Regulation D is a Federal Regulation that limits the number of transfers, withdrawals and third party payments that can be made on or from a regular share (savings) account. Transactions performed electronically, or with the use or aid of an electronic device are subject to limitation. Electronic transactions are limited to 6 per month from a regular share (savings), bill paying, automatic transfers, or any other arrangements by the credit union to pay a third party from the member's account.

Transactions made in person at any CoastHills branch are not subject to the limitations.

Holiday Closures

Martin Luther King, Jr. Day

Monday, January 17th

President's Day

Monday, February 21st

LOCAL CU SERVICE CENTER OUTLETS www.cuswirl.com

San Luis Obispo County
The Golden 1 Credit Union
852 Foothill Blvd, San Luis Obispo

Santa Barbara County
KeyPoint Credit Union
7062 Market Place Dr., Goleta

Ventura County
Telesis Community Credit Union
415 West Ventura Blvd., Suite 100
Camarillo

Westlake Village
Western Federal Credit Union
4950 Verdugo Way, Camarillo

San Luis Obispo County
Albertsons
1314 Madonna Rd., San Luis Obispo

Santa Barbara County
Gelsons
3305 State St., Santa Barbara

LOCAL CO-OP NETWORK ATMS (non-deposit taking)

Elbaum Enterprises
3898 State St., Santa Barbara

Rusty's Pizza Parlor
414 N. Milpas St., Santa Barbara

Ventura County
Sav-On Drugs
5900 Telegraph Rd., Ventura
1382 Moor Park Rd., Thousand Oaks

K-Mart
940 Arneill Rd., Camarillo
895 Faulkner Rd., Santa Paula
Sav-On Drugs
551 S. Ventura Rd., Oxnard
KV-Mart
2800 Saviers Rd., Oxnard
Circuit City
421 W. Espanade Dr., Oxnard

