

# SuperReady<sup>SM</sup> Checking

Earn **3.30%** APY\*

- Refunds on ATM fees\*\*
- No balance requirements
- Absolutely no monthly fees

Tough times call for tough action. You have to be ready for anything and now you can. It's SuperReady Checking to the rescue.

### Super Valuable!

Quite simply, SuperReady is the best checking account you can have.

- High 3.30% APY\* dividend rate
- No balance requirements
- 25,000+ free ATMs nationwide
- Refunds on ATM fees\*\*
- No monthly service charges
- Deposits insured to \$350,000
- Have 10 debit card transactions per month
- Maintain direct deposit
- Receive eStatements
- Maintain a valid email address

### Super Easy to Qualify!†

What makes SuperReady so unique is that it rewards you for doing the things most people do already. That means it's very easy to take advantage of benefits no other checking account offers.

To qualify you need to:

- Have 10 debit card transactions per month
- Maintain direct deposit
- Receive eStatements
- Maintain a valid email address

Plus, unlike other so-called electronic checking accounts, SuperReady Checking still provides and supports paper checks.

### Be Super Ready!

Now is your time to leap ahead and conquer old-style checking that pays no dividends and charges fees at every turn. Get SuperReady Checking, only from CoastHills. Call 800-262-4488, or stop by any branch to open your account today.

\* APY= Annual Percentage Yield. APY is determined by periodic dividend rate, indexed at 80% of the Federal Reserve Target Rate.

\*\* Foreign ATM fees will be reimbursed up to \$10 per month (domestic charges reimbursed up to \$4.75 per transaction, international charges reimbursed \$2.00 per transaction - POS fees will not be reimbursed)

† Member's must meet the following criteria each month to receive benefits: receive a minimum of one direct deposit of at least \$100 to the checking account, perform a minimum of 10 debit card transactions (ATM and BillPay transactions not included), sign up to receive eStatements only, and maintain a valid email address on file with CoastHills FCU.

## The Anniversary Countdown Begins...With a Money Market Special!

The final countdown to our 50th anniversary has begun, and you're going to love the celebration. Our anniversary date is August 8th, 2008. To kick off the celebration, we are offering a special Anniversary Money Market account with a

very special rate. We're offering this Anniversary Money Market account now through 8/8/08, so call us today for details at 800-262-4488, or go online at [bankamongfriends.com](http://bankamongfriends.com) and click on

"Anniversary Money Market." Please see page four of this newsletter for more details on how we're going to make 8/8/08 especially great.



## Tips to Improve Your Car's Mileage

### Tune it up and pump up the tires.

Fixing a car that is noticeably out of tune can improve gas mileage by about 4%. Repairing a faulty oxygen sensor, or replacing a clogged air filter can significantly improve fuel economy by much more! Keeping tires inflated to the correct pressure and using the recommended grade of motor oil can improve fuel economy by up to 5%.

### Plan and combine trips.

A warmed-up engine is more fuel efficient than a cold one. Many short trips taken from a cold start can use twice as much fuel as one trip covering the same distance when the engine is warmed up.

### Drive more efficiently.

Aggressive driving (speeding and rapid acceleration and braking) can lower gas mileage by 33% at highway speeds and 5% around town. Each 5 miles per hour (mph) you drive over 60 mph can reduce your fuel economy by 10%, so observe the speed limit. Lastly, avoid idling. Idling gets 0 miles per gallon!

SOURCE: Environmental Protection Agency



## Our Website is New & Improved

### A completely redesigned bankamongfriends.com

If you haven't already seen our new site, visit us online today. We've made it easier to find what you're looking for, as well as added great new features. You can apply for loans with the click of your mouse, making financing that car you've been wanting almost too easy.

## Tips to Save Money on Vacation

### Hit the road. Don't let it hit back.

This is probably the most challenging summer vacation season in many years. The airlines are cutting back, fuel is at record highs, and the price of just about everything else is going up, too. Here are few tips to save you aggravation and money.

- **Clean out the car.** A lighter car is more fuel efficient. So clean out your car thoroughly, and take out all the excess junk that's weighing you down.
- **Drive the speed limit.** The EPA says you burn an extra 10% of fuel for every 5 mph over 60 mph. Slow down, relax and save.
- **Buy gas further off the highway.** Generally speaking, the gas available right off the highway or in remote spots costs more than where the locals buy their gas. You'll find a better a deal few blocks off the freeway.
- **Use travel discounters.** Turn to sites like hotwire.com or priceline.com to find lodging or travel deals.
- **State and Federal Parks.** The best bargains are typically at the state and national parks. Camp out and save a lot.



## The Top 10 Best MPG Vehicles

There's nothing like the potential of \$5 per gallon gasoline to get you thinking about purchasing a high mile per gallon (MPG) vehicle. Sure, you could turn to a hybrid. But when you consider the price of the vehicle, a lower-priced, gas-powered car could be a better choice for you.

A great resource for checking MPG ratings, driving tips, and even finding the lowest priced gas in your area is the EPA's website: [www.fueleconomy.gov](http://www.fueleconomy.gov).

**48 City/45 Hwy  
Toyota Prius**  
Approx. Cost: \$24,430

**40 City/45 Hwy  
Honda Civic Hybrid**  
Approx. Cost: \$23,325

**33 City/41 Hwy  
Smart Fortwo Coupe**  
Approx. Cost: \$14,415

**30 City/41 Hwy  
VW Jetta TDI**  
Available Fall 2008

**29 City/37 Hwy  
MINI Cooper**  
Approx. Cost: \$18,050

**28 City/37 Hwy  
Toyota Corolla**  
Approx. Cost: \$17,310

**29 City/36 Hwy  
Toyota Yaris**  
Approx. Cost: \$12,225

**25 City/36 Hwy  
Honda Civic**  
Approx. Cost: \$15,645

**24 City/35 Hwy  
Ford Focus**  
Approx. Cost: \$14,660

**25 City/35 Hwy  
Kia Rio**  
Approx. Cost: \$14,290

MPG estimates provided by the EPA. All costs based on estimates of base models found on [edmunds.com](http://edmunds.com) and are not offers for sale.

## CoastHills Donates \$20,000 for Children's Miracle Network

CoastHills employees put their hair on the line to raise money for the Children's Miracle Network. Five employees shaved their heads to help raise \$20,000 for this most worthy cause. Children's Miracle Network is the alliance of premier hospitals for children, including the Cottage Children's Hospital in Santa Barbara. These hospitals provide state-of-the-art care and are dedicated to providing the specialized care that children need and deserve.

Through in-branch donations from members and payroll deductions from staff, CoastHills reached its goal of raising \$10,000 for the Children's Miracle Network. The total donation jumped to \$20,000 with a match from the

CO-OP Financial Services, the nation's largest credit union ATM network. A check was presented during the Children's Miracle Network's annual telethon on June 1st.

*Hugh Rafferty, far left, Chairman of the CoastHills Board of Directors joined President/CEO Jeff York and his family in presenting the \$20,000 check during the CMN telethon.*



Photos by Luis Escobar.



## CoastHills Sponsored Mutton Bustin' – A Huge Success

Once again, the Santa Maria Elks Lodge Annual Rodeo and Parade was one of the community's largest events. This year, CoastHills sponsored the very popular Mutton Bustin' event. More than 80 children were able to brave a ride on the back of a sheep. Each rider was awarded with a prize and loud applause from family and fans in the stands. CoastHills member, Anthony Murillo from Santa Maria, was the best rider on the final day, and attributed his success to practicing by riding his dog prior to the event.

## Still the Best Rewards Card Around

Not too long ago, we conducted a survey of the best credit cards. We found nothing beat our **8.25% APR\* Platinum Plus Visa®**. But that was then. So we took another look, and guess what? There still isn't a card that beats our 8.25% APR\* Platinum Plus Visa®. We still have the best combination of a fixed rate, no annual fee Platinum Visa card that provides rewards points with every purchase.

### A rewards card fixed at 8.25% APR\*.

Look at the full offer. There are lower rates out there, but none of the lower rate cards also provide rewards points. And you'd better watch out for the "default rate", which is the rate a bank can charge you if you are late on a payment.

For instance, Bank of America quotes a default rate on their Platinum Visa of 29.99%. If you have a bank's credit card, you'd better check for this. They don't have to notify you if they begin charging the default rate, either.

\*APR = Annual Percentage Rate. 8.25% is our lowest rate. Your APR may vary depending upon your credit score. All applications are subject to credit approval. All rates are subject to change without notice.



### Bonus points are very rewarding.

You earn valuable Bonus Points that can be redeemed for brand-name merchandise, as well as travel and entertainment. There are also rewards that range from hotel stays to round-trip airline tickets to vacation packages to luxury cruises.

### Transfer balances from other cards.

Apply online or at one of our 13 convenient branch offices. Once approved, transfer your higher rate card balances to the best card on the market today, the 8.25% APR\* Platinum Plus Visa®, only from CoastHills.

Independence Day  
Friday, July 4th

Labor Day  
Monday,  
September 1st

holiday closures

Paso Robles  
1402 Spring Street

Atascadero  
8900 Pueblo Avenue

San Luis Obispo  
1106 Walnut Street

Arroyo Grande  
1360 E. Grand Avenue

Five Cities  
1580 W. Branch Street

Nipomo  
532 W. Tefft Street

North Santa Maria  
1848 North Broadway

Santa Maria  
1203 South Broadway

Crossroads  
2364 S. Bradley, Suite F1

Orcutt  
1157 E. Clark Avenue

Vandenberg Air Force Base  
Building #10375

Vandenberg Village  
3880 Constellation Road

Lompoc  
1320 North H Street

**Contact Us!**  
(805) 733-7600  
(800) 262-4488  
info@coasthills.coop  
www.bankamongfriends.com

## CoastHills is Pleased to Introduce the Newest Additions to Our Business Services Team

### Marisol Cruz

of Santa Maria, brings more than 17 years in Small Business Administration lending to her new position as Business Development Officer. Prior to coming to CoastHills, she worked 18 years for a community bank in Goleta.



### Suzie Contreras

has been appointed Business Services Credit Analyst. Born and raised in Santa Maria, she has lived the past 12 years in Orcutt. She has worked in banking for 18 years, including 9 years specializing in SBA loans.



### Kathleen Wilson

of Orcutt, is our new Business Services Officer. She has more than 23 years banking experience, including 10 years in commercial banking. She has also worked in district operations, dealer corporate services and consumer loan collections.



**Interest Bearing Checking for Your Business?**

*That's So*  
**CoastHills**  
FEDERAL CREDIT UNION

Call us today and see how you can qualify.

## Celebrating 50 Years of Service

You may know that the Summer Olympic Games' opening ceremonies are on 8/8/08. But that date is also golden for CoastHills. It marks our 50th anniversary. We started serving members as Vandenberg Air Force Base Federal Credit Union on August 8th, 1958, and now fifty years later as CoastHills, we want you to celebrate with us.

On Friday, 8/8/08, we will open our doors at 8:00 am with cake and refreshments for every member who visits us. Plus, you'll find some amazing anniversary offers in all of our branches, including a special anniversary Certificate at a rate that will definitely get your attention. And, if cake and special offers aren't enough, how about a chance to win 50 gallons of gas? Stay tuned for details, and to our more than 65,000 members: "Happy Anniversary!"

