

## We've improved our Member Rewards Program!

Now you can earn points for loans and debit cards, too.

Did you think the spirit of holiday giving was over? Not so fast. CoastHills is excited to announce that we have expanded our ScoreCard rewards program. Our members can now earn rewards points four different ways. Your ScoreCard points can be used for travel and fantastic gifts. Here's how it works:

- 1 Earn 50,000 points when you originate a 1st mortgage loan with CoastHills
- 2 Earn up to 10,000 points when you originate a direct auto loan with CoastHills
- 3 Earn one point for every dollar spent with your CoastHills Platinum Visa Card
- 4 Earn one point for every 2 dollars spent with your CoastHills Visa Debit Card (as of February 1)

Your ScoreCard points have no expiration date, so watch them accumulate quickly and earn round trip airfare with no blackout dates, or great gifts for the next holiday season.

Go to [www.scorecardrewards.com](http://www.scorecardrewards.com) to browse the travel and gift catalog. The more you use your Credit Union, the more you get back. That's So CoastHills.

Debit card must be linked to SuperReady Checking account to qualify for ScoreCard points, and debit card transactions must be signature-based in order to qualify. Vehicle loan must be originated directly through CoastHills to qualify. Earn one point for every dollar financed, up to 10,000 points. For more information on our member rewards program, go to [www.bankamongfriends.com](http://www.bankamongfriends.com). Loan and Certificate benefits for Gold and Platinum members will no longer be in effect as of January 1, 2012, but will not affect current auto loans or certificate rates.

Powered by  
*Score*  
Card®

## Get ready to "Go Platinum!"

If you're looking to consolidate some Holiday spending debt, we have the perfect solution. With a CoastHills Platinum Visa, you can transfer balances from other credit cards for 1.99 percent APR\*!

Balance Transfers **1.99%** APR\*

- Transfer Balances for 1.99% APR\* for 6 months
- Our Platinum Card Rates are as low as 7.99% APR\*\*
- Use our online application for quick approval

\* 1.99% intro APR for 6 months from the date of first transfer. After the intro APR expires, your APR will be 7.99% to 17.99%, based on your credit worthiness.

\*\*APR = Annual Percentage Rate. 7.99% APR is our lowest rate for the Platinum Plus card. Your APR may vary depending upon your credit score. All applications are subject to credit approval. All rates are subject to change without notice.



## We're Lending

While banks are turning away applicants, we're lending.

A credit union's main purpose is to help its members. That includes our members who have or are starting a small business.



CoastHills is a preferred Small Business Administration lender, which means we are the decision-maker and direct lender for SBA loans. But this is only the start of what we offer.

CoastHills also makes direct, non-SBA loans, for equipment, vehicles, inventory, construction, commercial real estate and working capital. All are priced at low credit union rates. We also provide a full suite of business checking and savings products, to make your business more profitable.

Contact your local CoastHills branch manager to put it all together.



## The Energy Smart Way to Save Money

Santa Barbara County partners with CoastHills.

Santa Barbara County has developed a program to help homeowners make energy efficient upgrades affordable. Called **emPower SBC**, this program allows CoastHills to provide very low rate unsecured loans for home energy efficiency improvement purposes. A wide range of projects qualify, including energy efficient appliances, double pane windows, improved flooring and doors, insulation, heating and air conditioning upgrades and even solar panels. Repayment terms are up to 15 years, allowing the improvements to fit almost any budget.

The application process is easy and the loan does not use your home as collateral. Learn more by going to the website [empowersbc.org](http://empowersbc.org).



## More than 1,600 Members Follow CoastHills

Everyone wants to be liked. CoastHills is proud to say we have more than 1,600 Facebook followers, many recommending us with stories posted to our site. We also have Twitter and LinkedIn accounts, so you can keep up with the latest news and comments from other members.

## Annual Meeting

March 14, 2012 • 7:00 pm  
Santa Maria Radisson

Mark your calendars for our 2012 annual meeting held on March 14. An election of the Board of Directors will not be conducted by ballot and there will be no nominations from the floor at the annual meeting because the number of nominees equals the number of positions to be filled. The nominees are incumbents Bruce Coggin, Dave Richardson and Rick Velasco.

The meeting begins at 7 pm and all members are welcome to attend. This is an excellent opportunity for you to hear about your Credit Union and meet your Board of Directors. There is a social hour starting at 5 pm followed by an optional dinner at 6 pm. Dinner is \$10 per person and reservations are required. To make your dinner reservation, call **800-262-4488**.

## Home Sweet Home Loan

with **NO CLOSING COSTS†**

**5 year Hybrid ARM**

adjusts only once every 5 years

as low as

**2.99% 3.42% APR\***

\*2.99% interest rate will result in an APR (Annual Percentage Rate) of 3.42% based on a \$417,000 loan at 2.99% with zero points. Monthly payment would be \$1,755.84. Payment example is based on \$4.21 per \$1,000 financed. Maximum loan-to-value of 80%, owner occupied, single family home. Rates are as of December 23, 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 3.50%. 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).



# A look back at how we made a difference in 2011

*By the Numbers*



CoastHills' CEO Jeff York, Marian Medical Center's Chuck Cova and Mission Hope Cancer Center's Katherine Guthrie and Dr. Robert Dichman.

**\$52,000** raised at our annual Rancho Vino Event in September, which was donated to the Mission Hope Cancer Center in Santa Maria.

**\$20,000** raised through sponsorships by our employees who crested Gaviota Peak in August during the "Peak Performance" Fundraiser. Proceeds were donated to the Cottage Children's Hospital/Children's Miracle Network.



Through our support of local foodbanks, we brightened the Holidays for many Central Coast families in 2011.

**\$8,000** in scholarships awarded to Central Coast graduating high school seniors.

**4,150** Community service hours donated back into our communities by the CoastHills staff and volunteers in 2011.

**\$650** donated to the local foodbanks to purchase holiday turkeys.

**513** Toys collected at our branches and donated to the U.S. Marine Corp Toys for Tots Campaign.

**174** not-for-profit entities along the Central Coast for which CoastHills provided support through donations of either time and/or money.

**92** Board positions held by CoastHills employees and volunteers on service organizations on the Central Coast.

**7** \$1,000 Gas Card winners during our Summer Auto Promotion. The winners included: Jacob Garrison of Nipomo, Brian and Tricia Speer of Santa Maria, Francisco Banda of Oceano, Kimberly Rocha of Santa Maria, and Teresa McIntyre of Lompoc.

**2** Years (including 2011) that Jaime Marks-Rodriguez, AVP/Branch Manager in Lompoc, has served as the Chair of the Lompoc Chamber of Commerce Board of Directors.



Theresa Binney at the Santa Maria Humane Society's Stuff the Pantry pet food drive



A happy group just finishing their hike up Gaviota Peak.



Scott Coe shows off all the wonderful gifts donated to Toys for Tots



Joanna interviews the Garrison Family—winners of \$1000 Gas Card



Jaime Marks-Rodriguez

**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

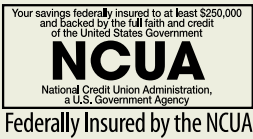
**Orcutt**  
1157 E. Clark Avenue

**Vandenberg AFB**  
Building #10375

**Vandenberg Village**  
3880 Constellation Road

**Lompoc**  
1320 North H Street

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American Share Insurance



## Tax Preparation Salvation

### Tips to make tax filing easier.

#### 1. Hire a Tax Professional or Do It Yourself

Looking at the complexity of your 2010 can help you make the decision whether you want to prepare your 2011 taxes or have a professional do it.

#### 2. Collect All Information Ahead of Time

Whether you do your taxes yourself or pay someone, you will need to organize your information before preparing your taxes. Here is a basic list of what you will need:

- Make sure you have all W-2 forms from employers you've worked for in the previous year or 1099 forms for any contract or freelance work you've completed in 2011. Employers are required to file your W-2 by January 31, so if you don't have it by then, be sure to ask for it.
- Collect year-end statements from any other income sources including social security, retirement accounts, and unemployment. If you have income property, you will also need the total income collected from the property.
- Collect your year-end statements of interest paid on loans such as mortgage or student loans. If you own your home, you will also need your property tax statements.
- Gather receipts for any deductible expenses such as medical, pharmacy and dental. Look at your 2010 return to see what other deductions you were entitled to.

#### 3. Consider an IRA Contribution

You have until April 15 to open a traditional IRA and make a deductible contribution for the prior year.\*

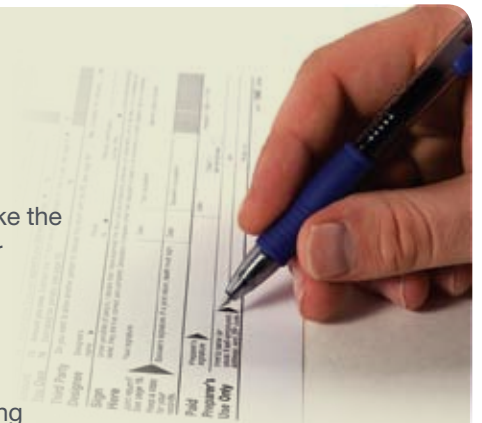
#### 4. Consider Electronic Filing

E-filed returns are processed in about half the time of paper ones, according to the IRS. Most tax software has the option to e-file and professional tax preparers will also be able to e-file. This means you will probably get your refund faster.

#### 5. Use Direct Deposit

Whether you file electronically or the old-fashioned paper way, have your refund check deposited directly into your CoastHills account. It's the fastest way to get your refund.

\*You must meet Internal Revenue Code eligibility requirements. Not intended to provide tax advice. Please contact a tax professional.



## holidays

**New Year's Day**

**Observed:**

Monday, January 2

**Martin Luther King, Jr.'s  
Birthday**

Monday, January 16

**President's Day**

Monday, February 20



## Imagine the New You

LifeStyle lending makes it real.

One of the ways to get the most out of life is to get the most out of yourself. Modern medicine provides solutions to things that could be holding you back. Perfect eyesight without glasses. Weight reduction. Hair restoration. Body sculpting techniques to turn back the years.

CoastHills helps make this happen with our LifeStyle loans, the most affordable way to make the new you. Applying is fast and easy, online or over the phone.