

*fresh new*

**CoastHills**<sup>TM</sup>  
FEDERAL CREDIT UNION

**wheels**

as low as  
**1.99%**  
APR\*

NEW. USED. REFINANCE.

*Plus a chance to*  
**Win a \$1000  
Gas Card!**

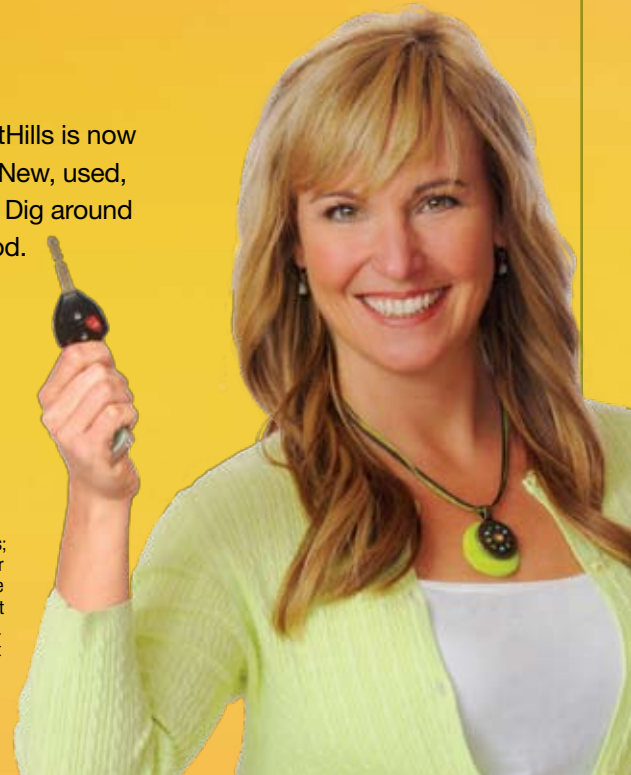
See the winners at [freshnewloans.com](http://freshnewloans.com)**Savings sprout at 1.99% APR\*.**

Saving money on vehicle loans starts with the rate. And CoastHills is now providing one of the lowest rates to sprout out of the market. New, used, refinance or purchase are all available as low as 1.99% APR\*. Dig around and you will find CoastHills is the only one who looks that good.

**The \$1,000 Gas Card Sweepstakes adds green to your budget.**

Six lucky members will find a new way to prune their vehicle fuel budget, by winning at the \$1,000 Gas Card Giveaway Sweepstakes. No purchase required. Just complete an entry form available at any CoastHills branch.\*

\*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. Rates 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.

**In Memoriam: Ted Eckert**

**L**ong-time CoastHills Board Member Ted Eckert of Santa Maria passed away on Tuesday, June 7. He was 76. Ted had been battling illness for many years, but continued to serve faithfully on our Board. During his 25 years as a volunteer Board Member, Ted participated in the growth and expansion of CoastHills. Ted will be remembered for his sense of humor, sense of humanity and love of life.

“Over the years, we went through a number of changes, but Ted never changed his philosophy or principles,” said Hugh Rafferty, CoastHills Board Chairman. “He was always there as a teacher and a mentor. Ted always put the members and employees first. While his seat may be filled by someone else, Ted shall never be replaced.”

# We're Really "Steppin' it up" this year for Cottage Children's Hospital

## And, you can help us raise \$20,000!

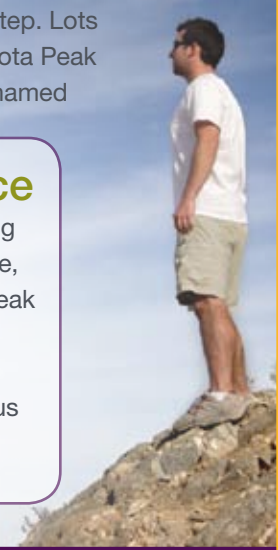
As you read this, CoastHills staff and family members are in the process of readying themselves to take a big step. Lots of big steps, actually. On Saturday morning, August 20, a pack of dedicated hikers will climb to the top of Gaviota Peak in an effort to raise funds for the Cottage Children's Hospital and the Children's Miracle Network. The event is named "Peak Performance."

Each hiker is tasked not only with completing the 7-mile roundtrip hike, but to raising at least \$100 in sponsorships and donations. For every dollar raised up to \$10,000, CoastHills business partner Co-Op Financial Services will provide matching funds through their **Miracle Match Program**.

"This is a great compliment to our wellness program, too," said Scott Coe, CoastHills Community Foundation chair and event coordinator. "The effort to get to the peak will be a challenge, but nothing like the challenges the children face every day at Cottage Children's Hospital."

### Join the experience

If you are interested in sponsoring your favorite CoastHills employee, or even in participating in our "Peak Performance" hike on August 20, contact us for more details at [scottc@coasthills.coop](mailto:scottc@coasthills.coop), or call us at **800-262-4488**.



# fresh new mortgage rates

Whether you're purchasing a new home or refinancing an existing one, CoastHills is the fresh choice for your next mortgage. Call us at 800-262-4488 today and we'll find the right mortgage for you.

## 2 year Hybrid ARM

adjusts every 2 years

as low as

**2.99%** **3.20%** APR\*

## 5 year Hybrid ARM

adjusts every 5 years

as low as

**3.99%** **4.34%** APR\*\*

**2/2 ARM** \*\*2.99% interest rate will result in an APR (Annual Percentage Rate) of 3.205% based on a \$417,000 loan at 2.99% with zero points. Monthly payment would be \$1751.48. Payment example is based on \$4.20 per \$1,000 financed. Maximum loan-to-value of 80%, owner occupied, single family home. Rates are as of May 27, 2011 and are subject to change without notice. Payment is amortized over 30 years. Rate is fixed for the first two years of the loan. Rate can adjust by no more than 1% up or down rounded to the nearest .125% with a lifetime cap of 6% (the rate will not be greater than 8.99%) and a floor of 2.99%. Payment does not include taxes and insurance, your obligation will be greater. All loans are subject to approval. All loans have 1% origination fee at time of funding. Other conditions may apply.

**5/5 ARM** \*\*3.99% interest rate will result in an APR (Annual Percentage Rate) of 4.341% based on a \$417,000 loan at 3.99% with zero points. Monthly payment would be \$1981.83. Payment example is based on \$4.75 per \$1,000 financed. Maximum loan-to-value of 80%, owner occupied, single family home. Rates are as of May 27, 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% (the rate will not be greater than 9.99%) and a floor of 3.99%. Payment does not include taxes and insurance, your obligation will be greater. All loans are subject to approval. All loans have 1% origination fee at time of funding. Other conditions may apply.



Join us for

## Rancho Vino

*A celebration of food,  
spirits and community*



SATURDAY, SEPTEMBER 24, 2011

1:00 pm - 4:00 pm

The Monarch Club

1645 Trilogy Parkway, Nipomo



Silent and Live Auction

Culinary Delights and Local Wineries

*This Event Benefits*

*Mission Hope Cancer Center*

*Programs & Services*

For more information or to purchase tickets,  
please contact Rebecca Pohlman at (805) 733-7642.

CoastHills  
COMMUNITY FOUNDATION



CoastHills Community Foundation Tax ID# 42-1676256.



## New SLO Branch Grand Opening Lends a Helping Hand

Our new San Luis Obispo branch, in the Forum Building at the corner of Marsh and Garden in downtown San Luis Obispo, opened for business on April 18 and features the latest in banking technology. This new location allows CoastHills to focus on building strong relationships with the local business community, while serving members more efficiently.

At the official grand opening, held Tuesday May 4 and attended by more than 150 local business people, politicians, and credit union members, CoastHills Community Foundation Chair Scott Coe presented a check



for \$6,000. Accepting the donation were Paul and Bridget Ready, who founded Jack's Helping Hand in 2004 in memory of their son Jack, whose three year struggle with a rare form of brain cancer ended in November of 2004.

The San Luis Obispo based, non-profit organization assists children with illnesses and disabilities, providing treatments, services, equipment and transportation that are not provided by other sources, or which exceed family financial capabilities.

"We are truly appreciative of the efforts of CoastHills and its members," Bridget Ready said. "Their commitment to our community is steadfast, and we are grateful for them choosing us to help this time."

## Meet our new employees

### Kellie Atkinson

Kellie brings 22 years of financial industry experience, including the last 14 years with Santa Barbara Bank & Trust. She is our Branch Manager at our Santa Maria Crossroads Branch.



### Sheri Brewer

With 17 years of experience in the financial industry, including both credit unions and community banks, Sheri is our Commercial Loan Officer working out of our new San Luis Obispo Branch. She is a 2007 graduate of the University of Phoenix's Commercial Lending School.



## Setting the Gold Standard in High School Scholarships

The CoastHills Community Foundation awarded high school Seniors from 14 central coast schools with their "Gold Standard Award" Scholarship Wednesday, May 10 at the Radisson Hotel in Santa Maria. The awards night recognized high school seniors who are hoping to pursue an education and career in finance or business.

In addition to awarding one winner from each school, the Foundation also designated two students as "Students of the County" from the group of Gold Standard Award winners. They were Alice Jun of Righetti High for northern Santa Barbara County, and Alexa Attala of San Luis Obispo High for San Luis Obispo County.

### "Gold Standard award" winners:

#### Northern Santa Barbara County:

- Lupita Estrada (Lompoc)
- Jessica Rookhuyzen (Cabrillo)
- Colton Aho (Santa Ynez)
- Alexandra Villa (El Puente)
- Alexa Galloway (St. Joseph)
- Lauren Kaver-Gomes (Santa Maria)
- Jovanny Felix (Pioneer Valley)

#### San Luis Obispo County:

- Tessa Underwood (Nipomo)
- Matthew Neie (Arroyo Grande)
- Brett Buckingham (Atascadero)
- Lauren Harrington (Paso Robles)
- Simon Roth (Templeton)



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

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

## Car Buying Tips That'll Put You On a Roll

With all of the bad economic news, it might be hard to imagine yourself buying a new car right now. But for many, the old reliable just isn't cutting it anymore. Maybe the repairs are getting more frequent and too costly, or maybe your lifestyle requires a different type of vehicle. Whether you need a bigger car, a more reliable car or a more fuel-efficient car, now could be a great time to get into the car buying mode. But before you venture onto any vehicle buying web sites or set foot on a sales lot, follow these easy tips to help make the best decision.

### 1 Determine how much you can afford.

This seems logical, but the smell of a new car under the bright lights can cloud your budget judgment and it is all too easy to overspend. The "gotta have" feeling can be overwhelming. Affordability is more than just payment. You have to consider the cost of fuel, insurance and maintenance.

### 2 Shop for the best rate before you buy.

Most of us need to borrow money to buy a vehicle. Be sure to locate the best loan rate before you begin your new vehicle quest. Most financial institutions will

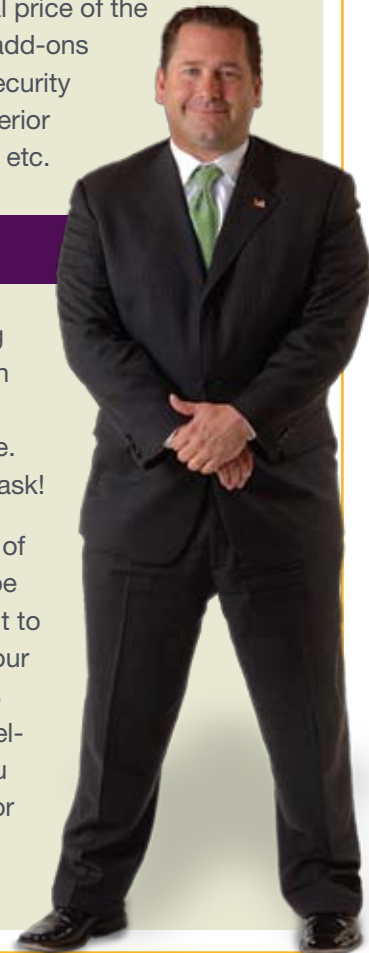
tion on their website about safety, reliability and performance. Check them all and then make your final list. For your own sanity, keep your list fairly short — not more than 5 specific vehicles.

### 4 Finding the perfect fit.

New or nearly new, there are dozens of resources to help find the right vehicle. You can use online sites, newspaper classified ads or listings at your work location. Even word of mouth can be a great source of information. Once you have located a few vehicles that fit your criteria, test drive each one of them. You might be surprised at how different each car can be.

### 5 Getting the best deal.

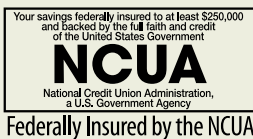
If you are shopping for a new car, look for a dealer that has a wide selection of the cars you are considering. That will give you the greatest flexibility in color and feature selection. You can save a lot of time by shopping on the phone first. However, be sure to get the total price of the car, including any add-ons features such as security alarms, exterior/interior protection coating, etc.



## holidays

Independence Day  
Monday, July 4

Labor Day  
Monday, September 5



## Sound Advice from Jeff York, CEO

"pre-approve" you for a specific rate and loan amount without any obligation. CoastHills is currently offering our best rates of the year. Call us today and we will pre-approve you for the right loan to fit your needs and budget.

### 3 Select the type of vehicle.

With your budget figure firmly in hand, begin your search by selecting the type of vehicle (passenger car, SUV, pickup truck, etc.). Once you determine the type, consider all manufacturers. Each manufacturer will have detailed informa-

There can be a big difference between the M.S.R.P. and dealer sticker price. Don't be afraid to ask!

While the process of buying a car can be daunting, you want to feel good about your purchase. There is nothing like the feeling of knowing you got the best car, for the best price.