

news you can use
from your local credit union



*Behrooz Gilani, Nadir Ghiam
and Behrouz Sayahan*

*Business Members
Since 2008*



“You had us at Partnership.”

When the time came for Nadir Ghiam, Behrooz Gilani, and Behrouz Sayahan to grow their Santa Maria Valley Service Station empire, they turned to the CoastHills Business Team of experts.

“We wanted to upgrade and they wanted to help,” said Mr. Sayahan.

“Tahir, Robert, Suzie... all of the CoastHills team have been there for us and allowed us to make old gas stations into state of the art stations.”

Thanks to CoastHills financing, the SLO Gas and Mart entity recently completed a scrape and rebuild of the

old gas station on Donovan Road just off of Highway 101. The result is a beautiful, state of the art service station and car wash.

“CoastHills provided us with financing for vehicles, plus business checking, too. We feel like partners and we are ready to grow together,” added Mr. Sayahan.

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.

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.

* A \$25 processing fee per loan will apply to each deferred payment. Certain other restrictions apply. Speak to a Member Services Officer for complete details.





FHA and VA Loans Now Available

FHA Mortgage Loan

FHA loans are excellent mortgage products that feature low down payments and low fixed and adjustable rates. FHA loans are for everyone, not just first time buyers.

Some of the advantages of an FHA loan are:

- No income limits
- No home buyer education required
- Low down payment requirements
- Low fixed and adjustable rates
- Seller contributions up to 6% of sales price
- Gift funds to 100%
- Purchase, cash out, no cash out, and streamline refinances
- No reserve for 1 or 2 single family residences
- More flexibility with credit issues

VA Mortgage Loan

If you are a Veteran or Military Personnel and are looking for a mortgage product with no down payment requirement and need up to 100% financing, the VA mortgage loan may be the right mortgage for you.

Some of the advantages of a VA loan are:

- Purchase, cash out, no cash out
- 100% financing available
- No private mortgage insurance
- Closing costs are limited by VA
- \$500 credit for closing costs
- Seller contributions up to 4% of purchase price
- Low fixed rates
- Flexibility with credit issues

Apply online today at
www.bankamongfriends.com.

board of directors

Free Home Buying Seminar

Buying a home can be complicated with so many options. That's why CoastHills is offering a free seminar to help you understand the process. At this valuable session, you'll learn:

- The differences between financing options: FHA, VA and conventional
- What to expect during the process
- Steps involved in becoming a homeowner
- How much house you can afford and down payment options
- Understand the documentation requirements and what they mean
- How to manage your credit score to qualify for the lowest possible rate

Wednesday, November 3
6:30 pm to 8:00 p.m.

Lompoc Branch
1320 North H Street
R.S.V.P by October 27

Space is limited, so reserve your seat today by calling 800-262-4488, ext 8052.



Strategic Planning Meeting 2010

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. Nomination applications are due no later than November 1, 2010 at 5:00 pm. Results of the election will be announced at our Annual Meeting on March 9, 2011.



Rancho Vino Fundraiser Nets \$45,000 for Cottage Children's Hospital

Amid the picturesque setting of the Trilogy's Monarch Club in Nipomo, the CoastHills Community Foundation's fourth annual gala fundraising event proved to be the most successful to date. The September 11th event was attended by more than 200 people and featured some of the Central Coast's premiere local restaurants and wineries.

The afternoon event featured both a silent and live auction, which raised a combined total of \$45,000 that will benefit the Santa Barbara Cottage Children's Hospital, a member of the Children's Miracle Network. The total proceeds eclipsed those of any of the previous Rancho Vino events.

Jeff York, President/CEO explained, "Our foundation's mission is to serve the underserved, providing support to organizations who will truly benefit from donations like this. This is an extension of our Credit Union's vision to make a difference in our neighbors' lives."

The live auction began with a presentation from Nipomo's Melinda Marchiano, 16, a cancer survivor whose treatment for Hodgkin's Lymphoma took place at the Cottage Children's Hospital. Miss Marchiano spoke of the care and comfort provided by the hospital staff, and finished her presentation by telling the gathering, "It's time to give. Every child deserves the hope and healing of children's hospitals." She also was on hand to sign copies of her book, "Grace", which chronicles the journey through cancer and recovery.



Paso Robles
1402 Spring Street

Atascadero
8900 Pueblo Avenue

San Luis Obispo
1106 Walnut Street

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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coasthills

Online and Mobile Banking — Balancing Convenience with Security

A recent study indicated that nearly 40 percent of those people with Internet access now utilize online banking with at least one financial institution. Is online banking secure? Is your money safe? Can someone steal your information, get access to your funds and clean out your bank account?

All are valid questions. However, financial institutions take online security extremely seriously. Simply put, their business depends on it. By using the most advanced Internet security systems available, it is safe to say that financial institutions protect your money — and themselves—from electronic thieves as much as possible.



Sound advice from
Jeff York
President/CEO

Nothing that involves money is ever 100% secure from hackers. Therefore it is important to use some common sense security measures, such as:

- Maintain control over access to your computer, both at home and office.

- Never conduct banking transactions while multiple browsers are open on your computer.
- When you have completed a banking transaction, make sure that you log off the online banking site to break the connection.

If you access your account information using a mobile phone, keep these tips in mind:

- Keep your phone safe and do not leave it lying around. Skilled attackers can take just a few moments to compromise the security of your phone's SIM card.
- Protect your phone and voicemail PINs in the same way as your bank card PIN. Never leave confidential messages in voicemails or send confidential texts.
- Always be wary of texts, system messages or events on your phone that you did not ask for, initiate or expect.

For more information about the security safeguards at CoastHills, visit our web site at **bankamongfriends.com**. The combination of security protection and common sense will go a long way in maintaining your own peace of mind.

holidays

Columbus Day:
Monday, October 11

Veterans Day:
Thursday, November 11

Thanksgiving:
Thursday, November 25

Christmas:
Friday, December 24
Saturday, December 25

New Year's:
Friday, December 31
Saturday, January 1



You have dreams. You have goals.

Do you have the right plan to reach them?

The CoastHills Wealth Management Team can assist you in building a financial plan that is as unique as you are.

Talk to us about:

- Helping a loved one through college
- Leaving a legacy for the people you care about most
- Rolling over your 401k
- Planning for your estate
- Establishing your business and protecting your assets
- Saving for your retirement

Let us help you build your dreams and work toward reaching your financial goals.

Contact me today.

Bryan Clark
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