

OUR MISSION IS TO BE THE FINANCIAL INSTITUTION OF  
FIRST CHOICE TO OUR MEMBERS

# ONTRACK

WINTER | 2024

## BOARD OF DIRECTORS NOMINATIONS

The Nominating Committee of Coast Line Credit Union has filed the following candidates with the clerk of the credit union for the three directors' seats, which will become vacant at the 98th Annual Meeting.



**Sharon M. Cavallaro**  
*(three year term)*

**Occupation:**

Card Services Manager/  
Electronic Products  
Project Manager,  
Synergent (Retired)

**Related Experience:**

- Coast Line Credit Union Board of Directors, 2017-Present
- Training Specialist, Maine Credit Union League
- Denis A. Letourneau, Jr. Award for outstanding Maine Credit Union League employee
- National Credit Union Institute



**Mark R. Reuscher**  
*(three year term)*

**Occupation:**

Professor/Chair of  
Business Department,  
Southern Maine  
Community College

**Related Experience:**

- Coast Line Credit Union Board of Directors, 2017-Present
- South Portland Board of Education, 2002-2007
- Masters Business Administration, Syracuse University
- Bachelor of Business Administration, St. Bonaventure University



**Robert P. Tracy**  
*(three year term)*

**Occupation:**

Process Engineering  
Group, Texas Instruments

**Related Experience:**

- Coast Line Credit Union Board of Directors, 2013-Present
- Vice Chairman, Coast Line Credit Union, 2017-Present
- Masters Business Administration, University of Southern Maine

Nominations for vacancies may also be made by petition signed by one percent of the membership. Each nominee by petition shall submit a brief statement of qualifications and biographical data. The nomination shall be accompanied by a signed certificate from the nominee stating that they are agreeable to nomination and will serve if elected to office.

The closing date for receiving nominations by petition is February 16, 2024. Nominations by petition should be addressed to: Clerk-Nominations, Coast Line Credit Union, 333 Cottage Road, South Portland, ME 04106.

Nominations will not be accepted from the floor at the Annual Meeting. The election will not be conducted by ballot if there is only one nominee for each position to be filled.

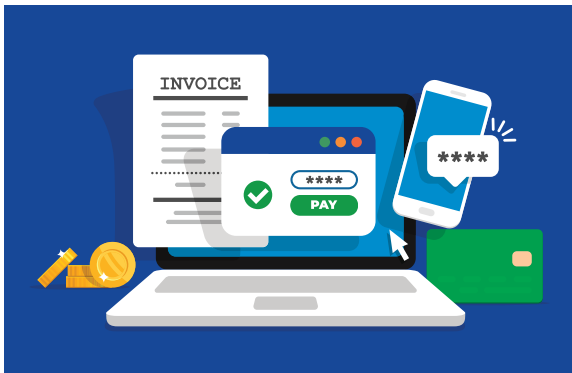
# ANNUAL MEETING NOTICE

The **98th Annual Meeting** of the members of Coast Line Credit Union will be held on **April 20, 2024**, at Coast Line Credit Union, 333 Cottage Road, South Portland, Maine at 8:00 am. Cash prizes will not be awarded and refreshments will not be served.

## GET PREAPPROVED FOR AN AUTO LOAN

See us before you go to the dealer

Shopping for a vehicle? Want to stay in your budget? See us before you go to the dealer, and we can help you evaluate vehicle values, payment terms, and everything else you need to make an informed car-buying decision. Buying a vehicle can be intimidating, so let your trusted loan officer help you through the process! If you're ready to buy, submit your loan application at [www.coastlinecu.com](http://www.coastlinecu.com).



## BILL PAY

Enroll now!

When you need to manage your money... pay your bills... even send money to another person... you shouldn't have to juggle multiple apps and websites to get it all done. Bill Pay from Coast Line Credit Union is the one central hub where you can take care of your payments from anywhere on any device, anytime you like.

**And best of all, it's FREE!**

## YOUR HOME'S EQUITY IS AN ASSET, TAKE ADVANTAGE OF IT.

You've put the work into creating your home, and now you can put your home's value to work. We have a solution if you need financing for a special purchase or project. Apply for a Coast Line Home Equity Loan or Home Equity Line of Credit. A home equity line of credit gives you a revolving line of credit that you can use anytime, for anything! Borrow money as you need it. A home equity loan is a closed-end loan with a specific amount and term established, giving you fixed monthly payments for the duration of the loan.

Funds from a HELOC or home equity loan can be used for things such as:

- Remodeling
- Debt Consolidation
- Vacation
- Education



# GUARDING AGAINST IDENTITY THEFT

## What everyone must know.

Your personal information is a gold mine for criminals, who can use it to open a bank or credit card account, apply for a loan, file taxes in your name or set up a utility account, to name a few common deceptions. Here's how to protect your data:

## Be alert for "phishing" and "spoofing" scams.

Most of us are wary of clicking on links in emails, but we might be caught off guard if we receive a phone call or text from a number that looks like the credit union, a practice known as "spoofing." If someone asks you for personal data, tell them you will call the credit union yourself and hang up, then call us directly. Coast Line Credit Union will never ask for account or card information, PIN verification or any other personal information by text.

## Don't routinely use your social security number.

Many companies and even healthcare organizations ask to use your social security number as their identifier but you can inquire about using a different identifying number, instead. Also, make sure to avoid carrying your social security card in your purse/wallet and secure it in a safe place until needed.

## Be careful with your mail.

Thieves can find your personal information through your mail so make sure to collect it regularly and shred it prior to recycling. You can request electronic statements, which helps the environment as well as stopping the paper trail.

## Use strong passwords.

Use complex passwords for online accounts and all devices and change them regularly. An extra-secure approach is to enable two-step authentication. This requires you to enter a code sent via email or text message after you input your password, which a thief wouldn't be able to access. In addition, when you're



on a website or app that requires you entering your password, do not use the autofill feature or any saved passwords.

## Monitor all your accounts.

Keep an eye on all your financial accounts regularly to ensure you recognize every transaction. Report any dubious charges immediately.

## Freeze your credit.

A credit freeze restricts access to your credit report, which means that when someone applies for credit in your name the credit reporting agencies will show it's been frozen and the lender will contact you prior to approving the account. It's important to point out that the credit freeze applies to you, too, so you'll have to "thaw" your credit when you apply for a new account or loan. Don't worry; it's free. Contact the three credit reporting bureaus – Equifax, Experian and TransUnion – to sign up.

## Consider a paid identity theft protection service.

There are additional services that monitor the web to make sure your personal information isn't being used. There are a variety of different levels of services that can even include identity-theft insurance and remediation services. Make sure to note the monthly or annual fees and what they cover before you commit.

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## ONCE A MEMBER, ALWAYS A MEMBER

Always retain your membership in Coast Line Credit Union, even if you move or change jobs! With our plethora of electronic conveniences, it's easy to stay in touch with your accounts! By keeping your membership, you'll be able to compare our products and services with others' – and choose what's best for you! "Once a Member, Always a Member" is a special benefit of your credit union membership!

# THE FAST AND EASY WAY TO GET YOUR TAX REFUND



Direct deposit is a safer, quicker and easier way to receive your tax refund.

Working with Coast Line Credit Union, the IRS will transmit your refund directly to your credit union account.

Our routing number, **211288417**, and your account number from your statement are all you need. Simply see the instructions on your U.S. Individual Income Tax Return form, and fill in the appropriate lines.

# SCHOLARSHIPS FOR HIGHER EDUCATION



Coast Line is proud to play a part in the continuing education of the youth in our community. The Board of Directors of Coast Line believes that supporting education is an effective way to ensure the future strength of our community, as well as support the aspirations of our youth.

The Credit Union will award up to four \$1,000 scholarships each year. Two \$1,000 scholarships will be awarded to qualified graduating high school seniors within Coast Line Credit Union's field of membership and two \$1,000 scholarships will be awarded to qualified full-time Business students at Southern Maine Community College (SMCC).

To learn more about our scholarship program and to download the application, please visit [www.coastlinecu.com/scholarships](http://www.coastlinecu.com/scholarships).

## INTRODUCE YOUR FAMILY TO OURS

Build a strong foundation for you and your family by sharing the benefits of Coast Line Credit Union membership. Your immediate family members are eligible to join with just a \$5.00 deposit. Learn more by visiting [www.coastlinecu.com/who-can-join-coast-line-credit-union](http://www.coastlinecu.com/who-can-join-coast-line-credit-union)

## FACTS & FIGURES

As of October 31, 2023

Members .....	3,374
Shares & Deposits .....	\$57,593,102
Member Loans.....	\$37,792,076
Total Assets.....	\$76,652,376

### Directors

Stephen B. Richard .....	Chairman
Robert P. Tracy .....	Vice-Chairman
Douglas J. O'Donnell .....	Treasurer
Rita D. Thompson.....	Board Clerk
Sharon M. Cavallaro .....	Director
Theresa M. Heseltine.....	Director
Mark R. Reuscher.....	Director

### Supervisory Committee *(manage annual audit)*

Theresa M. Heseltine.....	Chairman
Theresa Diffin	
Dolores E. Ellis	
Lynne D. Lanctot	

### Coast Line Credit Union

333 Cottage Road · South Portland, ME 04106

[www.coastlinecu.com](http://www.coastlinecu.com)

- **Voice** (207) 799-7245  
(800) 582-9294
- **FAX** (207) 799-9329
- **E-Mail** [info@coastlinecu.com](mailto:info@coastlinecu.com)
- **Office Hours:**  
Monday–Wednesday & Friday . . . 8:30 A.M. to 4:00 P.M.  
Thursday . . . . . 10:00 A.M. to 6:00 P.M.

*Our mission is to be the financial institution of first choice to our members.*

### 24 Hour Teller-Phone™: (855) 343-2240

Portland .....	207-805-9800
Waterville .....	207-313-5311
Biddeford .....	207-391-7215
Lewiston .....	207-330-2639

## HOLIDAY HOURS

Coast Line Credit Union will be closed:

- Monday, January 1  
**New Year's Day (observed)**
- Monday, January 15  
**Martin Luther King, Jr. Day**
- Monday, February 19  
**Presidents' Day**



Federally Insured by NCUA



Since 1927  
**Coast Line Credit Union**  
Great Neighbors. Great Service.