

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

ONTRACK

WINTER | 2017

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 91st Annual Meeting.

Theodore W. Desveaux (three year term)

Occupation: President, Maine Credit Union League (Retired)

Related Experience:

- Coast Line Credit Union Board of Directors 1992-Present
- Board Clerk – Coast Line Credit Union 2001-2007
- Treasurer – Coast Line Credit Union 2007-2015
- Governmental Affairs Committee – Maine Credit Union League 1992-2013
- B.A. – Colby College



Theresa M. Heseltine (three year term)

Occupation: Vice President/HR Manager, GPM Credit Union (Retired)

Related Experience:

- Coast Line Credit Union Board of Directors 2001-Present
- Vice President/Human Resources Manager – Greater Portland Municipal Credit Union 1984-2000
- Graduate – Credit Union National Association Management School
- University of Maine & Thomas College



Rita D. Thompson (three year term)

Occupation: Funeral Coordinator, Cluster 22 of the Roman Catholic Diocese of Portland

Related Experience:

- Coast Line Credit Union Board of Directors 1993-1996 & 2004-Present
- Coast Line Credit Union, Board Clerk
- Member Service Representative – Coast Line Credit Union 1996-2004
- Credit Union National Association - Volunteer Achievement Program



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 17, 2017. 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.

The 91st Annual Meeting of the members of Coast Line Credit Union will be held on the 3rd day of May, 2017, at the South Portland Community Center, 21 Nelson Road, South Portland, Maine at 6:30 PM. Refreshments will be served at 6:00 PM.

CLEAN HOUSE WITH THE POWER OF EQUITY



Would you like to get your higher rate debt under control? Consider home equity financing as low as 2.99% APR* from Coast Line! You'll reduce your debt into one affordable monthly payment, and you may be able to deduct the interest you pay on your income taxes (please consult your tax advisor).

You can choose from our variable-rate Home Equity Line of Credit, or our closed-end, fixed-rate Home Equity Loan. Either way, there are NO CLOSING COSTS for qualified applicants and loan amounts start at just \$10,000.

You can even refinance an existing home equity loan from another lender at Coast Line's current low rate. For more information on our Home Equity program or to apply, contact the Loan Department at 207.799.7245 or go to www.coastlinecu.com.

* Annual Percentage Rate effective January 1, 2017, and is subject to change. 2.99% APR applies to a fixed-rate Home Equity Loan. Minimum loan \$10,000, maximum \$200,000. Maximum LTV of 90%. Other rates and terms are available. Rates not available on existing CLCU loans. Offer available on Maine real estate only. Other restrictions and limitations may apply.

DOES COAST LINE HAVE YOUR LATEST CONTACT INFORMATION?

Please make sure that Coast Line has your current address and phone number on file, including your cell or work number if that is the best way to reach you. This information is vital in order for you to receive correspondence in a timely manner or if we need to contact you immediately regarding your account.

With Coast Line's new and improved Coast Line Online Internet Banking, you can now update this information online. After you log into Online Banking, simply click on the Profile tab at the top of the page, there you can change your user ID, password, address, email and phone number(s).

If you're not a Coast Line Online Banking user, please notify us in writing if you have a change of address or phone number. Stop by our office or send us a signed letter with your correct address, phone number and account number.

HAPPY NEW YEAR!



While you're writing your resolutions to improve your life, don't forget to make some financial resolutions as well! If you're going to make changes this year, start by taking stock of where you stand

financially so you can set realistic goals for the future.

Unexpected expenses happen - but with an emergency fund, you'll be ready for them. Set aside some cash that's easily accessible.

Getting rid of debt is the single best thing you can do for your financial future. Ask us how we can help you consolidate your debt.

"Spend Less, Save More"

according to statisticbrain.com, is #3 in the Top 10 New Year's Resolutions. Sit down and figure out how you spend money each week, and look for places you can make cuts without sacrificing things you enjoy most.



Set yourself up for a bright financial future, start planning for your retirement. A good place to start is to ask us about an IRA.

Start a Saver's Club Account at Coast Line. Make regular deposits to a dividend-bearing account so you have the money to pay for the next round of

holidays. You'll be thanking yourself in January 2018. Ask us how!

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 lines 76b, c, and d.



MOBILE BANKING FOR YOUR MOBILE LIFE

Download the Free Coast Line Mobile Banking Apps Today

Complete Access to Your Account

Whether you're at home or on the go, on your phone or on your tablet, you can manage your Coast Line accounts anytime and anywhere with the free Coast Line Mobile Banking Apps for Apple® and Android™ devices.

Don't have time to stop by the Coast Line branch? Here's what you can do from the palm of your hand:

- Skip logging in and check your account using Coast Line Quick Balance
- Sign in to your Coast Line App using fingerprint authentication
- Pay bills with BillPayer
- Deposit checks with Mobile Deposit*
- Transfer funds between your accounts
- Send and receive secure messages from Coast Line

Get Started Today!

If you haven't already, be sure to download the latest versions of the Coast Line Mobile Banking Apps available from the Apple App Store or the Google Play Store today!

* Certain terms, conditions, and restrictions apply



THE BEST WAY TO GET A FANTASTIC RATE...

on financing for a new or used car is at Coast Line Credit Union!



Come see us first and you can walk into the dealership with your loan financing already approved. You'll know how much you can spend, taking the pain out of negotiating. You'll also know what interest rate you'll get and have a pretty good assurance that your monthly payment will be manageable.

Come see us, give us a call at 800.582.9294, or visit coastlinecu.com.

NEW WAYS TO PAY WITH COAST LINE DEBIT CARDS!



We are pleased to announce new mobile payment options for all Coast Line debit cards. You can now use your Coast Line debit cards with Apple Pay™, Android Pay™ and Samsung Pay™. Once you're enrolled in your chosen mobile payment platform, you can make purchases and check out with the simple touch of a finger.

These mobile payment options are easy to use and work with the devices that you use every day. Because your debit card information isn't shared with the merchant, it is the safer, more private way to pay. Mobile payments are accepted at many retail stores, restaurants and other places you frequently visit

* Apple Pay™ is a trademark of Apple, Inc. Android Pay™ is a trademark of Google, Inc. Samsung Pay™ is a trademark of Samsung Electronics Co., Ltd.



SEVEN TIPS TO AVOID IDENTITY THEFT



identity theft

Every two seconds an American becomes a victim of identity theft. If the thought of having to clean up your credit report because someone stole your identity frightens you and you don't want to become another statistic, here are some tips to stack the odds in your favor.

1. A winning night can turn into a nightmare really fast if your wallet is lost or stolen, especially if personal information like your social security card is in there. Do not carry your social security card. And, just as importantly, make copies of all your cards. That way, if they're stolen you can report it fast and accurately.
2. You can bet that if you use easy to guess passwords and PINS – like your house number or birth date – some hacker will figure it out. Use a mix of symbols and numbers, and upper and lower case letters.
3. Use your instinct. If an overly generic e-mail address doesn't look legit, don't reply, and don't click on any links. Go to your account log-ins manually using a bookmark, or by typing the URL.
4. Know that your Credit Union will never call, or e-mail asking

for your social security number or birth date. If a business or individual asks for personal information, passwords or debit card numbers, do not give them. Instead, call any financial institution requesting information directly at a number you know is legitimate.

5. Make sure all your electronic devices are as secure as possible by updating your operating systems, software and browsers; being up-to-date will minimize chances of being hacked. And, password-protect all of your devices so that if stolen, logging in will be more difficult.
6. Shred! Yes, some of the easiest targets for identity thieves are home trash bins. Shred invoices, financial statements, or any other personal type documents. Don't just toss them; shred them.
7. Check your online banking accounts and credit reports regularly. There are three credit-reporting bureaus for analyzing your activity. Check a different bureau every four months at annualcreditreports.com. If you see anything suspicious, report it.



FACTS & FIGURES

As of November 30, 2016

Members.....	3,613
Shares & Deposits.....	\$41,589,798
Member Loans.....	\$35,456,357
Total Assets.....	\$53,585,738

Directors

Aaron P. Connolly	Chairman
Stephen B. Richard	Vice-Chairman
Douglas J. O'Donnell	Treasurer
Rita D. Thompson	Board Clerk
Theodore W. Desveaux	Director
Theresa M. Heseltine.....	Director
Robert P. Tracy.....	Director

Supervisory Committee

(manage annual audit)

Theresa M. Heseltine.....	Chairman
Theresa Diffin	
Leroy A. Taylor	

Coast Line Credit Union

333 Cottage Road · South Portland, ME 04106

- **World Wide Web** - www.coastlinecu.com
- **Voice** (207) 799-7245
(800) 582-9294
- **FAX** (207) 799-9329
- **E-Mail** info@coastlinecu.com
- **Office Hours:**

Monday–Wednesday and Friday 8:30 AM to 4:00 PM
Thursday..... 10:00 AM to 6:00 PM

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

24 hour Teller-Phone™: (855) 343-2240

Or dial one of the following LOCAL access numbers:

Calling Area	Access Number
Biddeford	(207) 391-7215
Lewiston	(207) 330-2639
Portland	(207) 805-9800
Waterville	(207) 313-5311

HOLIDAY HOURS

Coast Line Credit Union will be closed:

- Monday, January 16
Martin Luther King, Jr. Day
- Monday, February 20
Presidents' Day



Federally Insured by NCUA



Since 1927
Coast Line Credit Union

Great Neighbors. Great Service.