

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

ONTRACK

WINTER | 2019

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 two Directors' seats, which will become vacant at the 93rd Annual Meeting.

Stephen B. Richard *(three year term)*

Occupation: Section Manager, Post Delivery Engineering Planning, General Dynamics - Bath Iron Works

Related Experience

- Coast Line Credit Union Board of Directors 2000-Present; Chairman 2017-Present; Vice Chairman 2005-2017; Treasurer 2001-2005
- Masters Business Administration Southern New Hampshire University
- B.S. Technical Management – New Hampshire College



Douglas J. O'Donnell *(three year term)*

Occupation: Senior Project Manager, General Dynamics - Bath Iron Works (Retired)

Related Experience

- Coast Line Credit Union Board of Directors 2006-Present; Treasurer, 2015-Present
- Income Property Owner/Manager, 1999-Present
- Bath Iron Works Apprentice Program Graduate



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 22, 2019. 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 93rd Annual Meeting of the members of Coast Line Credit Union will be held on April 24, 2019, at the South Portland Community Center, 21 Nelson Road, South Portland, ME at 6:30 P.M. Refreshments will be served at 6:00 P.M.

SAFEGUARDING YOUR INFORMATION

At Coast Line Credit Union, the security of member information is a priority. We are strongly committed to the safety and confidentiality of your records. Every day, unscrupulous individuals are busy developing new scams targeting the unsuspecting public. One of the best ways to avoid fraud is to become an educated consumer.



- Watch out for copycat Websites that deliberately use a name or Web address very similar to, but not the same as the real one. The intent is to lure you into clicking through to their website and giving out your personal information, such as an account number, credit card number or Online Banking login information.
- Always use your pre-established links to access Websites and avoid clicking on links in unsolicited e-mails. If you ever receive a suspicious e-mail representing itself as Coast Line Credit Union, please forward the message in its entirety to info@coastlinecu.com.
- Ensure that your own personal computer has updated anti-virus and firewall protections. Apply security patches for all of your programs and operating systems regularly.
- Passwords should be unique to you and changed regularly. Do not use birthdays or other numbers or words that may be easy for others to guess. Never write down your password or give it to another person.
- Monitor your account activity frequently using our free Online and Mobile Banking services.
- Sign up for free Online Banking eStatements to avoid having your paper statement sitting in an unsecure mailbox where it could be compromised.
- Set up free Security and Balance Alerts through Online Banking to be notified via e-mail and/or SMS text message when there is login activity or changes in your expected balance.
- Set up a personalized Phishing Phrase for your Online Banking so that you always know when you are on our secure website.

Please keep in mind that we will never ask for or email you requesting your online banking password. We may on occasion call to verify other information regarding your online activity should we see something of concern in your login patterns. If you plan to travel and use your Online Banking or debit card, it is very helpful to call us in advance to avoid your account being temporarily disabled for security purposes.

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

For personal accounts, limitations on your liability for unauthorized electronic funds transfers and other electronic errors that are covered by Regulation E are explained in the EFT Disclosure Statement in our Membership Agreement and Disclosures brochure. However, if you use online services for any business activity, you assume all risk of loss for unauthorized transfers and payments, and you must establish your own internal security procedures for employees you authorize to prevent all unauthorized use by other employees or persons.

We encourage you to review our Privacy Policy and Cybersecurity Awareness link which can be found at the **Learn More** tab of our website. If at any time you have questions regarding security or possible fraud, please contact our member service representatives at 800-582-9294 or via e-mail at info@coastlinecu.com.

PERSONAL LOANS – FOR ANY CURVES THAT COME YOUR WAY

We all know the shortest path between two points is a straight line, but that's not usually how life goes. Your car breaks down, your roof springs a leak, your second child starts college as your first child graduates and moves back home—suddenly your finances have taken an unexpected detour!

There's an easy way to get back on the straight and narrow. Just turn to Coast Line Credit Union for a Personal Loan. We offer quick approval, affordable payments, and always service with a smile. From no-hassle loans, to debt consolidation options, to refinancing, there are a lot of ways we can help you get your finances back on track.

Contact us today for more information. Visit our office, or call us – we have loan officers available by phone. You can also apply online at coastlinecu.com. Relax, we've got you covered!

CREDIT UNION COMMUNITY MOURNS THE LOSS OF TED DESVEAUX



Former Coast Line Director Ted Desveaux is being remembered as a credit union pioneer, loving husband, father, grandfather, and great grandfather, as well as a contributor to his church and community. Ted passed away on November 21st after a short illness.

Ted's distinguished credit union career included founding

several credit unions, serving as the president of the Association of CU League Executives, many CUNA appointments, and national and international travel to promote credit unions. He began his career in the early 1950s in Waterville as an organizer and treasurer of St. Francis de Sales FCU. Ted later managed Augusta Pulp and Sulfite FCU (now Capital Area FCU) while serving on the Maine Credit Union League board from 1960-1964. In 1964, Ted was hired to serve as a field representative, leading to his appointment as the League's third managing director in 1970. In Ted's final President's report to Maine credit unions, he stated: "I have had the privilege of meeting many great people from all over the world. No matter where they are from, credit union people are the greatest and especially here in Maine."

Ted joined the Board of Directors at Coast Line in 1992. He served as Treasurer and as a member of the Asset Liability Management Committee. While on Coast Line's Board, Ted co-authored *A History of the Maine Credit Union Movement*. He retired from the Board in 2017.

When Ted began his career at the Maine Credit Union League, there were only 150,000 credit union members in the state and a handful of League employees. When Ted retired from the League, that number had grown to over 481,000 members and 81 League/Synergent employees. Ted was instrumental in the introduction of data processing, printing, check processing, card services, and statewide advertising to Maine credit unions through the establishment of MECUL Services Corp. (Synergent). Credit union volunteers, employees and members who knew Ted over the years, recognized his overwhelming commitment to the credit union philosophy and his commitment to keep them strong.

MOBILE DEPOSIT

Sign It. Snap It. Send It.

Mobile Deposit is available in Mobile Banking. It's free, convenient and easy to use. Eligible members can deposit a check via Android™ smartphone, iPhone® or iPad® by using the camera and our Mobile Banking app.

GETTING STARTED WITH MOBILE DEPOSIT

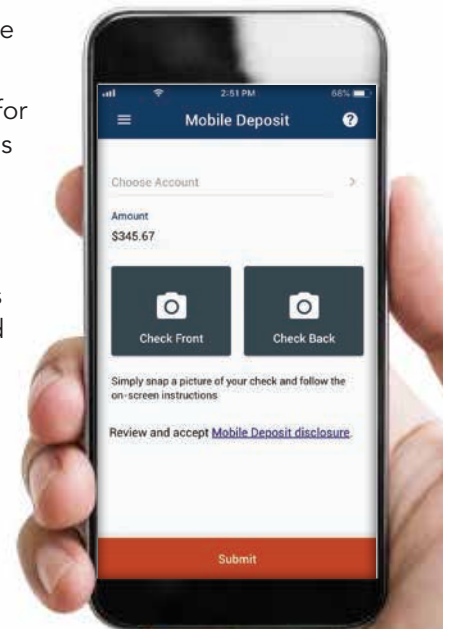
8 Easy Steps

- Open your Coast Line CU Mobile Banking app.
- Tap the Mobile Deposits icon (5th from top) then tap OK.
- Endorse your check with your signature and add "for mobile deposit only to Coast Line CU." Finally, write your account number
- Choose the account to receive the check you're depositing.
- Enter the exact amount of the check. Tap Done.
- Follow the prompts to snap a photo of both the front and back of the check.
- Confirm that the account and the amount are accurate.
- Tap Submit

That's it! You're done.

AFTER YOU DEPOSIT

- You will receive email notification that your deposit has been submitted.
- If your check cannot be posted for some reason, we may ask you to submit the check again. Do so only if requested.
- Once you have received a confirmation email that the check has posted, write DEPOSITED and the date across the top half of the face of the check.
- Keep your check for 30 days after it has posted to your account.
- Securely destroy the check 30 days after it has posted to your account.





THREE MOBILE WAYS TO PAY with Coast Line Debit Cards

There are three mobile payment options for all Coast Line debit cards. You can use your Coast Line debit cards with Apple Pay™, Google 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 frequent.

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

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 20 b, c, and d.

2018 IRA CONTRIBUTIONS

Wage earners have until the tax-filing deadline in April 2019 to make contributions to a 2018 IRA. Those under age 50 can contribute \$5,500 and those 50 or over can contribute up to \$6,500. Consider making your 2018 and 2019 contributions at the same time, and get a jump on growing your retirement savings! Both Traditional and Roth IRAs do impose restrictions in certain circumstances:

- **Roth IRA contribution limits:** The amount you can contribute is reduced – and eventually eliminated – at higher incomes
- **Traditional IRA limits:** Your ability to deduct contributions may be limited or eliminated if you or your spouse is covered by a retirement plan at work.

To find out more contact one of our IRA specialists today.

FACTS & FIGURES

As of October 31, 2018

Members.....	3,604
Shares & Deposits.....	\$45,148,571
Member Loans.....	\$35,842,967
Total Assets.....	\$56,865,911

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.....	
Leroy A. Taylor.....	

Coast Line Credit Union

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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 A.M.–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	207-391-7215

HOLIDAY HOURS

Coast Line Credit Union will be closed:

- Tuesday, January 1
New Year's Day
- Monday, January 21
Martin Luther King, Jr. Day
- Monday, February 18
Presidents' Day



Federally Insured by NCUA



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