

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

ONTRACK

WINTER | 2020

BOARD OF DIRECTORS NOMINATIONS

The Nominating Committee of Coast Line Credit Union has filed the following candidates for the two directors' seats, which will become vacant at the 94th Annual Meeting.

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

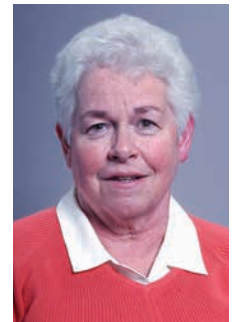


Rita D. Thmpson *(three year term)*

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 21, 2020. 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 94th Annual Meeting of the members of Coast Line Credit Union will be held on April 29, 2020, at the South Portland Community Center, 21 Nelson Road, South Portland, Maine at 6:30 P.M. Refreshments will be served at 6:00 P.M.

FRAUD PREVENTION FOR YOUR COAST LINE DEBIT CARD

IS THAT FRAUD ALERT REALLY FROM THE CREDIT UNION?

Fraudsters have become increasingly adept at getting cardholders to share the information they need to commit fraud by posing as financial institution call center agents, or by sending text messages that look like they are coming from your credit union, warning of suspicious transaction activities.

Here's what you can do to avoid compromising your personal information:

- A text alert from us warning of suspicious activity on your card will NEVER include a link to be clicked. Never click on a link in a text message that is supposedly from us. A valid notification will provide information about the suspect transaction and ask you to reply to the text message with answers such as 'yes', 'no', 'help', or 'stop'. It will never include a link.
- A text alert from us will always be from a 5-digit number and NOT a 10-digit number resembling a phone number.
- A phone call from our automated dialer will only include a request for your zip code, and no other personal information, unless you confirm that a transaction is fraudulent. Only then will you be transferred to an agent who will ask questions to confirm that you are the actual cardholder before going through your transactions with you.

If at any point you are uncertain about questions being asked or the call itself, hang up and call us directly. If you receive a call claiming to be from our call center and asking to verify transactions, no information should have to be provided by you other than your zip code, and a 'yes' or 'no' to the transaction provided.

- We will NEVER ask you for your PIN or the 3-digit security code on the back of your card. Don't give them out to anyone, no matter what they say. Hang up and call us directly.
- Fraudsters will often ask cardholders to verify fake transactions. When the cardholder says no, they did not perform those transactions, the fraudster then says that their card will be blocked, a new card will be issued, and that they need the card's PIN to put it on the new card. Many people believe this and provide their PIN. The 3-digit code on the back of the card will allow a fraudster to conduct card-not-present transactions.
- Regularly check your account online or through our mobile app to see if there are any suspicious transactions that have occurred, but especially if you are unsure about a call or text message you've received. If anything looks amiss, call us directly for assistance.
- If you have received a voice- or a text-message from us and are unsure about responding to it, call us directly for assistance.

MOBILE BANKING FOR YOUR MOBILE LIFE

DOWNLOAD THE FREE COAST LINE MOBILE BANKING APP 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 or facial recognition
- Pay bills
- Deposit checks with Mobile Deposit*
- Transfer funds between your accounts
- Apply for a loan
- 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

IT'S HOME IMPROVEMENT SEASON. STOP DREAMING. START DOING.

There's no place like home. But how much better would it be with that addition, or with a new kitchen? More and more homeowners are deciding that the best way to improve their lifestyles and their personal balance sheets is to invest in their single biggest asset: their home. Home remodeling and improvements are an investment that can increase property values and improve the lives we live within our own homes.

Once you have created a vision for your home, you're going to need some money to get the job done. Obtaining financing starts with qualifying for a loan, and your best bet is to talk to a Coast Line loan officer about all of the financing options available. Besides helping you understand the types of loans available and the various trade-offs involved, the Credit Union can pre-qualify you, which puts you in a better situation when planning your budget or shopping for materials.

HOME IMPROVEMENT FINANCING OPTIONS

Home Equity Loans. Home equity loans and home equity lines-of-credit (HELOCs) allow you to tap into the equity you've already established in your house in order to finance your home improvements. This way, you can use the equity you've established without actually selling your home. As an added bonus, interest payments may be tax-deductible.

Home Equity Lines of Credit. A home equity loan is generally the best way to go if you're doing a one-time project. If the project is ongoing, however, a HELOC is a more flexible way to go. If additional costs arise, you can withdraw more funds (maximums apply), without the hassle of having to reapply. At the same time, they retain the tax deductibility advantage of home equity loans,



and the interest rate is usually much lower than that of credit cards.

Personal Loans. The go-to for your unexpected expenses may be the best answer for home improvement financing as well. If the cost is under ten thousand dollars, a personal loan is cost-effective and hassle free.

BEFORE YOU BORROW MONEY

There's no substitute for doing your homework. In addition to researching financing with a Coast Line loan officer, read up on what remodels best increase property values in your area. It is also a good idea to finance upgrades that will cut your monthly bills. For example, installing a new furnace and getting new windows might reduce heating bills enough to offset a large portion of the costs. For more information, contact us at 207.799.7245 or coastlinecu.com.

REMINDER: ACCESS YOUR COAST LINE ACCOUNT AT MORE THAN 5,000 SHARED BRANCH LOCATIONS



You've packed your bags, your car is ready to roll (perhaps with an auto loan from Coast Line), your job knows you'll be gone for a couple weeks and you're ready to get your winter vacation underway. But what happens if your travels take you away from Coast Line's location?



Because Coast Line participates in the CO-OP Shared Branching network, our members can perform basic financial transactions at more than 5,000 other participating credit union locations across the country. You can make deposits, do withdrawals or even transfer funds. Visit www.coastlinecu.com to find the nearest Shared Branch location, and rest assured you're never too far from our office or a shared branch to assist you!

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 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.

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 21 b, c, and d.

Was Your New Year's Resolution to Open a Safe Deposit Box?

THIS COUPON GOOD FOR A FREE SAFE DEPOSIT BOX FOR ONE YEAR

- You MUST present this coupon at box opening.
- New box rentals only.
- Limit one per household
- Offer expires February 28, 2020

FACTS & FIGURES

As of November 30, 2019

Members.....	3,581
Shares & Deposits.....	\$48,468,885
Member Loans.....	\$33,894,606
Total Assets.....	\$64,523,237

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

333 Cottage Road · South Portland, ME 04106

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:

Wednesday, January 1

New Year's Day

Monday, January 20

Martin Luther King, Jr. Day

Monday, February 17

Presidents' Day



Federally Insured by NCUA



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