

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

ONTRACK

WINTER | 2021

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 95th 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
- 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
- MBA, 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
- MBA, 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 19, 2021. 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.

Due to the COVID-19 pandemic and restrictions on gatherings that are currently in place, an Annual Meeting has not been scheduled for 2021.

'TIS THE SEASON FOR SCAMMERS



When you're busy making resolutions, scammers are looking for ways to catch you off guard. Watching for common scams can help keep you and your money safe.

IRS IMPOSTER SCAM

You get a call from someone who says she's from the IRS. She says that you owe back taxes and threatens to sue you, arrest or deport you, or revoke your license if you don't pay right away. She tells you to put money on a prepaid debit card and give her the card numbers. The caller may know some of your Social Security number. And your caller ID might show a Washington, DC area code. But is it really the IRS calling?

No. The real IRS won't ask you to pay with prepaid debit cards or wire transfers. They also won't ask for a credit card over the phone. And when the IRS first contacts you about unpaid taxes, they do it by mail, not by phone. So now what?

Stop. Don't wire money or pay with a prepaid debit card.

Once you send it, the money is gone. If you have tax questions, go to [irs.gov](https://www.irs.gov) or call the IRS at 800-829-1040.

PHONY CHARITY DONATION REQUESTS

Imagine you pick up the phone and hear a recorded message, robocall, or a live person selling something. Maybe it's not who your caller ID said it was. It's frustrating, and you just want it to stop.

Recorded sales calls are illegal unless you give a business written permission to robocall you. If your number is on the Do Not Call Registry, you're not supposed to get any sales calls — live or recorded. But scammers ignore the rules about when and how they can call you.

Scammers can use technology to make their calls look like they come from anywhere: the IRS, a business you know, a neighbor, or even your own number. Because phone numbers can be faked, you can't trust your caller ID. So now what?

Hang up. Don't press a number. Just hang up the phone on unwanted calls. Consider call-blocking services to reduce the number of unwanted calls you get. Ask your phone carrier about call blocking and read expert reviews about your options. Learn more at [ftc.gov/calls](https://www.ftc.gov/calls).

Information provided by Federal Trade Commission | [ftc.gov/PassItOn](https://www.ftc.gov/PassItOn)

SCHOLARSHIPS FOR HIGHER EDUCATION

Coast Line CU 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 be considered for a scholarship, please visit www.coastlinecu.com/forms-and-applications to download the application and review eligibility requirements.



CONTACTLESS CHIP DEBIT CARDS HAVE ARRIVED



All members who currently have an active debit card have received a new contactless Visa® debit card in recent months. Contactless cards make the checkout process simple and secure. It's easy:

- 1. LOOK:** Find the Contactless Symbol at checkout.
- 2. TAP:** Simply tap your contactless Coast Line Visa® card on the checkout terminal.
- 3. GO:** Your payment is processed in seconds.

Tapping to pay is becoming the standard way to checkout around the world, with more than 40% of all Visa® in-store transactions outside the U.S. occurring with a tap. Merchants across the U.S. have already enabled contactless payments, with 70 of the top 100 merchants offering the ability to tap to pay at checkout.

Rest assured that your card will also work at swipe terminals and at locations where the chip is inserted. Every chip transaction and every contactless transaction includes a unique code, helping to protect against fraud and keep your information safe.



BUSTING THE TOP 5 MYTHS ABOUT SAFE WEB BROWSING

MYTH #1

My computer has never been infected with malware, so I must be a safe surfer.

Nearly a third of all computers in the U.S. are infected with some form of malware. You may not even know you're infected. Web malware is designed to steal personal information and passwords or use your machine for distributing spam, malware or inappropriate content without you knowing it.

MYTH #2

Only gambling and illegal websites are dangerous.

Not true. The majority of infected websites are ones that you trust. Hackers prefer to hijack and infect popular, high-traffic websites so they can silently distribute malware to unsuspecting visitors. Your computer can be infected just by visiting an infected site. Anyone who surfs the Internet is at risk.

MYTH #3

You can only get infected if you download files.

False. Hackers take advantage of vulnerabilities in web browsers, plug-ins and operating systems. You can be infected with malware by simply visiting an infected website. An attack of this type is called a "drive-by" download because the malicious code is downloaded and executed automatically.

MYTH #4

When the lock icon appears in the browser, it means it's a secure website.

Not true. The lock icon means there is an SSL encrypted connection between your browser and the web server which enables private communications over the Internet. SSL encryption doesn't provide any protection from malware.



MYTH #5

Only computers and laptops can become infected.

False. Mobile malware, which affects smartphones, tablets and other mobile devices, increased by 58% last year. This nasty malware can easily steal information on your device such as phone numbers and email addresses. It can even use the device's GPS to track your whereabouts.

Now that we've busted the top five safe web browsing myths, you're probably wondering how you can protect yourself. One simple way to stay protected is to be sure you are using virus protection on any electronic device you use.



COVID-19 UPDATE

On behalf of Coast Line CU officials and staff, thank you for your membership and confidence. We appreciate your patience and understanding throughout the current COVID-19 pandemic.

As COVID-19 continues to have an impact on the health and safety of our community, we will continue to monitor and update our branch operations to protect you, our employees, and the community.

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 35 b, c, and d.



FACTS & FIGURES

As of October 31, 2020

Members.....	3,514
Shares & Deposits.....	\$53,534,972
Member Loans.....	\$33,979,252
Total Assets.....	\$69,911,991

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 Ellis	
Lynne Lancot	

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	207-330-2639

HOLIDAY HOURS

Coast Line Credit Union will be closed:

Friday, January 1

New Year's Day

Monday, January 18

Martin Luther King, Jr. Day

Monday, February 15

Presidents' Day



Federally Insured by NCUA



Since 1927
Coast Line Credit Union

Great Neighbors. Great Service.