

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

ONTRACK

WINTER | 2026

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 100th 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 and 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 and 2004–Present
- Coast Line Credit Union Board Clerk
- Member Service Representative, Coast Line Credit Union, 1996–2004
- CUNA 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 20, 2026. 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 **100th Annual Meeting** of the members of Coast Line Credit Union will be held on **April 18, 2026**, at Coast Line Credit Union, 333 Cottage Road, South Portland, Maine at 8:00 am.

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 CU believes that supporting education is an effective way to ensure the future strength of our community, as well as supporting the aspirations of our youth.

The Credit Union will award up to four \$2,500 scholarships each year. Two \$2,500 scholarships will be awarded to qualified high school seniors within Coast Line Credit Union's field of membership and two \$2,500 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.

UNDERSTANDING CREDIT SCORES AND THEIR IMPACT



A credit score is a key indicator of your financial reliability, derived from your credit history. Organizations such as lenders, landlords, insurers, and even employers use this score to evaluate risk before offering credit or services. While scoring

models vary among credit bureaus, most consider these core elements:

- **Payment History:** Tracks whether you pay bills, loans, and credit card balances on time. Consistent, timely payments strengthen your score.
- **Credit Utilization:** Reflects the proportion of your available credit currently in use. Lower utilization generally signals responsible credit management.
- **Length of Credit History:** Measures how long your accounts have been active. A longer track record typically improves your score.
- **Credit Mix:** Evaluates the diversity of your credit accounts, such as credit cards, auto loans, and mortgages. A balanced mix can be beneficial.
- **Recent Credit Activity:** Includes new accounts and inquiries. Frequent applications within a short period may negatively affect your score.

You can review your credit report for free three times per year, once from each major bureau: **Equifax**, **Experian**, and **TransUnion**. Regular monitoring helps ensure accuracy and gives you the opportunity to correct errors promptly.



SMART DEBT SOLUTIONS: YOUR PATH TO FINANCIAL INDEPENDENCE

Debt can feel overwhelming, but with a clear plan and disciplined approach, you can regain control of your finances. Below are practical strategies to help you eliminate debt and achieve financial independence.

1. **Identify Your Debt.** Start by listing all outstanding balances, including credit cards, loans, and other obligations. For each item, note current balance, interest rate, and minimum monthly payment.
2. **Set Clear Goals.** Define realistic objectives for paying off your debt. Examples include establishing a timeline for becoming debt-free and targeting specific balances for early payoff.
3. **Create a Budget.** A well-structured budget helps you identify areas to reduce spending, allocate more funds toward debt repayment, and avoid accumulating new debt by tracking expenses.
4. **Choose a Repayment Strategy**

Two popular methods include:

- **Snowball Method:** Pay off the smallest balance first while making minimum payments on others. Once cleared, move to the next smallest debt. This approach provides quick wins and motivation.
- **Avalanche Method:** Focus on the debt with the highest interest rate while maintaining minimum payments on the rest. This method can save you more on interest over time.

5. Explore Additional Options

- **Lower Interest Rates:** Consider balance transfer offers or alternative loans to reduce interest costs.
- **Consolidate or Refinance:** Combining debts into one payment or refinancing loans can simplify management and lower rates.
- **Automate Payments:** Set up automatic payments to avoid late fees and maintain consistency.

Bottom Line: Paying off debt requires patience and commitment, but the reward and financial freedom is worth the effort.

STAY AHEAD OF SOPHISTICATED SCAMS

Cybercriminals continually refine their methods to steal personal and financial information. Be alert to these common tactics.

- **Imposter and Phishing Scams.** Fraudsters impersonate trusted organizations, such as banks, government agencies, or charities, using emails, texts, or ads to trick you into clicking links or sharing sensitive data.
- **Spoofing Scams.** Scammers manipulate Caller ID to appear as someone you know, pressuring you to disclose personal or financial details.
- **Urgency and "Pay Yourself" Scams.** Attackers create a sense of urgency—claiming prizes, avoiding penalties, or verifying transactions—to push you into sending money or revealing account information.
- **Utility and Tech Support Scams.** Criminals pose as service providers or tech support, threatening service disruption or offering fake assistance to gain access to your devices or payment details.



When in doubt, contact your credit union directly using our official phone number or website. Never rely on links, caller ID, or contact information provided in suspicious messages. *We will never pressure you to act immediately or share sensitive details via email or text.*

GO GREEN WITH SECURE, CONVENIENT AND ECO-FRIENDLY eSTATEMENTS

At Coast Line Credit Union, we're committed to making financial management simple and secure. That's why we encourage our members to switch to eStatements. With online statements, you can access your account information anytime, anywhere, without the hassle of storing or searching through paper files.

Why choose eStatements?

- **Faster Access.** View your statements as soon as they're available
- **Enhanced Security.** Reduce the risk of fraud with secure digital delivery.
- **Eco-Friendly.** Cut down on paper usage and eliminate the need for shredding and disposal.

Signing up is quick and easy. Enroll today through **Online Banking** or the **Coast Line CU Mobile App**. It only takes a few minutes!

FIVE SMART WAYS TO MAXIMIZE YOUR TAX REFUND



Tax season is upon us, and many people receive refunds. While it's tempting to splurge on shopping or dining out, consider these ways to make the most of your hard-earned money.

1. **Reduce Outstanding Debt.** Apply a portion of your refund toward high-interest credit cards or loans. This can help lower balances and reduce future interest costs.
2. **Build an Emergency Fund.** Life is unpredictable. Setting aside funds for unexpected expenses can help you avoid financial stress. Aim for three to six months of living expenses in your emergency reserve.
3. **Invest in Personal Growth.** Consider using your refund for professional development, such as courses or certifications that enhance your career prospects.
4. **Upgrade Your Home.** Home improvements, such as upgrading appliances or remodeling, can increase property value and improve your living space.
5. **Boost Retirement Savings.** Contributing to retirement accounts now can yield long-term benefits and strengthen your financial future.

It's perfectly fine to treat yourself but strive for balance between enjoying the present and securing your financial well-being.

IDCHECK BY CO-OP, MAKING SHARED BRANCHING MORE SECURE

IDCheck by Co-op is an additional layer of authentication for Shared Branch transactions. This security measure verifies that it's really you accessing your account, and not an imposter.



Are you required to use this? Credit union members using an ID that is from outside the state of the Shared Branch location

will be required to use IDCheck. If your ID matches the state of the location, IDCheck is not required. Keep this in mind while traveling.

Because Coast Line participates in the CO-OP Shared Branch network, our members can perform basic financial transactions at more than 5,600 other participating credit union locations across the country. You can make deposits, make 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!

GET PREAPPROVED FOR YOUR NEXT AUTO LOAN

Planning to purchase a vehicle? Ensure you stay within your budget by getting preapproved with us first. Our team will help you:

- Assess vehicle values
- Review payment options
- Understand all the details you need for an informed decision



Buying a car can feel overwhelming. Let our experienced loan officers guide you through the process with confidence.

Ready to get started? Submit your application today at www.coastlinecu.com.

INSTANT ISSUE DEBIT CARDS NOW AVAILABLE!

Enjoy the convenience and security of a debit card for everyday purchases. We can issue your card instantly, right on the spot. Whether you shop online or in-store, you'll benefit from fast, secure, and hassle-free transactions.

MAXIMIZE THE VALUE OF YOUR HOME'S EQUITY

Your home is one of your most significant investments—now it can help you achieve your financial goals. Whether you're planning renovations, consolidating debt, or making a major purchase, a Home Equity Line of Credit (HELOC) offers the flexibility and borrowing power you need. At Coast Line CU, your HELOC provides quick access to funds when you need them most.

Smart Ways to Leverage a HELOC

- **Home Improvements.** Enhance your living space with a kitchen upgrade, room expansion, or an inviting outdoor retreat.
- **Debt Consolidation.** Streamline your finances by combining high-interest debt into one manageable monthly payment.
- **Financial Flexibility.** Cover education expenses, unexpected costs, or other significant purchases with confidence.

Ready to unlock your home's potential?

Apply today and start turning your equity into opportunity. Visit coastlinecu.com/home-equity-loans or call us at (207) 799-7245 to get started.

FACTS & FIGURES

As of October 31, 2025

Members	3,299
Shares and Deposits	\$65,493,744
Member Loans	\$38,315,236
Total Assets	\$86,496,366

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	
Lynne D. Lanctot	
Benjamin A. Bettez	

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 & 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:

Thursday, January 1

New Year's Day

Monday, January 19

Martin Luther King, Jr. Day

Monday, February 16

Presidents' Day



Federally Insured by NCUA



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