

The Coastline

Coastal Federal Credit Union

October 2009

FREE –

Online Banking
e-Statements
Online Bill Pay
Checking
Visa Check Cards
24-Hour Telephone Banking
Financial Management Services
Credit Consulting Service
Surcharge Free ATMs

We also have –

Certificate Accounts
First and Second Mortgages
Consumer Loans
Coastal's Dealer Network
24-Hour Lending Service
IRAs / HSAs
Merchant Services

...and much more!

Perfect Fit Mortgage

Whether you are a first time home buyer or looking for a vacation home, Coastal has the Perfect Fit Mortgage just for you. Call one of our experienced Mortgage Consultants at (800) 868-4262 today or visit www.COASTAL24.com for more information.

Trust and Investment Services
(877) 863-6169

Coastal Members Insurance, LLC
Charlotte.....(704) 541-0981
Raleigh/Durham/RTP.....(919) 847-4909
Metropolitan.....(800) 872-8269

Daymark Realty
Raleigh/Durham/RTP.....(919) 882-6700

www.COASTAL24.com

(800) 868-4262



Printed on recycled paper.

The Move to E-Statements and How It Affects You

Going Greener in 2010

On January 1, 2010, Coastal will make two significant changes to the way we issue account statements.

First, in an effort to cut costs and be a greener business, we are making e-Statements the preferred method of delivery. However, because we cannot automatically convert members to receive e-Statements, we are asking members to enroll in e-Statements if you haven't done so already. Simply log in to Online Banking and click the e-Statements tab to get started.

Enrolling is easy, but optional. If you prefer to keep receiving a paper statement, we will gladly continue to provide that service for a \$2 monthly fee. Printing and postage costs continue to rise, and as the majority of our members opt for electronic notification, it's fair that we ask only those who choose the more expensive paper option to help share in that cost. Again, you can avoid the fee by enrolling in e-Statements prior to January 1.

Members who are under the age of 18 or who were born before Jan. 1, 1950 will be exempt from the paper statement fee. Please note, however, the paper statement fee will no longer be included in the Select Fee Waiver* program, as we've learned that most members who qualify for the program are already enrolled in e-Statements.

Second, because of recent changes to factors that determine who is required to get a monthly statement versus who can get a quarterly statement, we've opted to streamline the entire process and convert everyone to a monthly statement cycle.

This second part is important, because if you are accustomed to getting only quarterly statements or occasional monthly statements, you will now always get a monthly statement. If you've been getting those via paper statement and you opt to keep doing that rather than enroll in e-Statements, you will now be subject to the paper statement fee each month.

Our e-Statements have been very popular with our members. We hope that if you're not already using the service, you will soon discover how easy and convenient it can be.

*Members with aggregate relationships over \$100,000 qualify for the Select Fee Waiver program. See www.COASTAL24.com/fee-waiver.html for details.



Federally insured by NCUA.



Coastal Federal Credit Union

October 2009

24 Hour Lending Center
1-877-APPLY24 (27759-24)
Apply online: www.COASTAL24.com



Savings / Checking Rates

Coastal Federal Credit Union rates are in effect as of **9/29/09** and are **subject to change daily**. Check www.COASTAL24.com for daily rates or call 1-800-868-4262 for additional information.

Lending rates as low as*	APR Fixed	APR Variable	Approx. Term
Infinity Visa Credit Card	7.99%	N/A	N/A
Automobiles (Not for Internal Refinances)			
Model Years 2009-1999	4.99%	N/A	5 yrs
Recreational Vehicles (boats/campers/motor homes)			
New	6.75%	5.45%	5 yrs
	7.75%	5.45%	10 yrs
Used	8.75%	7.45%	5 yrs
	9.75%	7.45%	10 yrs
Other Secured (motorcycle/horse trailer/towing vehicle/jet skis/tractor)			
New	6.75%	5.45%	5 yrs
Used	9.25%	7.45%	5 yrs
Mobile Homes			
New	8.75%	N/A	12 yrs
Used	10.75%		7 yrs
Unsecured Signature/Overdraft Protection			
Closed End	N/A	7.95%	5 yrs
Open End (Line of Credit) \$23/month/\$1,000			N/A

	Minimum Deposit	Annual Percentage Yield
Primary Savings	\$25-\$4,999	0.50%
	\$5,000 or more	0.50%
Special Savings	\$1	0.50%
Christmas Savings	\$1	0.50%
Money Market	\$1-\$4,999	0.50%
	\$5,000-\$24,999	1.00%
	\$25,000 or more	1.20%
IRA Savings	\$1	1.50%
Health Savings Account (HSA)	\$1	3.00%
Basic Checking	\$1	N/A
Dividend Checking	\$500	0.30%
Go Green Checking [†]	\$.01 - \$50,000	3.01%
	\$50,000.01 +	0.30%
Certificate Accounts** (includes IRA Certificate options)		
182 days	\$500-\$100,000	0.45%-0.60%
12-23 months	\$500-\$100,000	0.90%-1.05%
24-35 months	\$500-\$100,000	1.01%-1.15%
36-47 months	\$500-\$100,000	1.45%-1.60%
48-59 months	\$500-\$100,000	1.55%-1.70%
60 months	\$500-\$100,000	1.65%-1.80%
Mini-Jumbo (7-90 days)	\$50,000	1.20%
SPECIAL IRA 24 MONTH "Add to"	\$500	1.25%
SPECIAL Student 12 MONTH	\$100	1.25%
Investors Choice		
24 Month	\$10,000	1.05%
36 Month	\$10,000	1.50%
48 Month	\$10,000	1.60%

*APR= Annual Percentage Rate. Lowest rates based on Coastal Federal Credit Union's Qualified Loan Program. Your rate may vary and is determined by your credit qualifications, amount financed, collateral and loan terms. Other rates and terms available. All rates and terms are subject to change without notice. Please stop by or call a Credit Union loan representative for full details.

**The Credit Union may impose a penalty for early withdrawal. Annual Percentage Yield is the total amount of dividends that would be received based on the dividend rate and frequency of compounding for a 365-day period. Dividends are based on the Credit Union's earnings at the end of a dividend period and cannot be guaranteed. Fees may reduce earnings. All member deposits are insured to \$250,000 (IRA accounts are eligible for separate insurance protection up to \$250,000 by the National Credit Union Administration, an agency of the United States Government).

[†]APY = Annual Percentage Yield. APY is variable and may change after account is opened and is accurate as of effective date above. Fees may reduce earnings. Must perform a minimum of 12 posted debit transactions each month to earn higher rate. Any amount over \$50,000 is paid at current Dividend Checking rate.

Other Lending Rates

	APR Fixed	APR Variable	Approx. Term
Credit Cards VISA Platinum VISA Gold II (rate subject to change monthly)	11.99%	6.00%	N/A
Share Secured Shared Secured, no maximum Certificate of Deposit (Add 2% to your CD Rate, rounded up to next ¼ %)	N/A	2.72%	N/A



First Mortgages & Refinances

Call Toll Free at 1-866-252-4896 or apply online at www.COASTAL24.com. First time Home Buyer Mortgages available.

Second Mortgages

	APR Fixed	APR Variable	Term	APR Fixed	APR Variable	Term
Home Equity Line-Of-Credit* (Rate as low as) Max. APR 15.0%/Est fees \$40-450 60% of appraisal or tax value 75% of appraisal or tax value 90% of appraisal or tax value, \$250,000 maximum	N/A	4.25%				
	N/A	5.25%			5.75%	
	N/A	6.25%			6.75%	
Home Equity Loans* 80% of appraisal or tax value 80% of appraisal or tax value 80% of appraisal or tax value 90% of appraisal or tax value 90% of appraisal or tax value 90% of appraisal or tax value	6.50%		5 yrs			
	7.00%		10 yrs			
	7.50%		15 yrs	7.50%		
	7.50%		5 yrs			
	8.00%		10 yrs			
	8.50%		15 yrs			
Home Improvement* 90% of Property Value Estimate 90% of Property Value Estimate	7.50%		5 yrs			12 yrs
	8.00%		10 yrs			12 yrs
Second Home Equity Line-Of-Credit* (Rate as low as) Max. APR 15.0%/Est fees \$40-450 75% of appraisal or tax value 90% of appraisal or tax value						
Property Unimproved building lots, up to 10 acres 80% or less MTV/5 year balloon/15 year amortization (Purchase Only)				7.50%		
Over 80%, not to exceed 90% MTV/5yr balloon/15 yr amortization (Purchase Only)				8.50%		
80% or less Mortgage-to-Value (MTV) Over 80%, not to exceed 90% MTV				9.00%		12 yrs
				9.50%		12 yrs

*No closing costs if initial advance is \$10,000 or more and a balance is maintained for 12 months.

Tax advantage option available. Confirm tax deductibility with tax advisor. NO LOAN APPLICATION FEES, except real estate secured. New loan rates subject to change daily. Refer to monthly Truth-In-Lending Addendum for terms and conditions. The Credit Union reserves the right to determine collateral values. LOAN TO VALUE amount will be based on credit qualification.