



New Year, New Banking Concerns, But Not if You Bank at Coast Central Credit Union

For Immediate Release:

January 2009: Coast Central Credit Union has earned its highest 5-Star Superior rating for financial strength and stability by BauerFinancial, Inc. BauerFinancial has been analyzing the nation's banks and credit unions for over 25 years and has earned the reputation as "the nation's rating firm", so to garner its highest 5-star rating is a time-honored badge of distinction. BauerFinancial stated that "members of Coast Central Credit Union can be proud that their credit union still shines, even under the watchful eye of the BauerFinancial microscope. The rating is based on the overall financial picture of the credit union, and being rated at five-stars indicates that Coast Central is one of the strongest financial institutions in the nation." This is the 58th consecutive quarter that Coast Central has earned this highest honor; only 14 percent of the nation's credit unions can claim this distinction.

"This New Year in particular brings with it a whole new set of worries, but where a consumer banks shouldn't be one of them", remarks Karen L. Dorway, president of the research firm. "Some institutions ignored proper loan underwriting standards in recent years and are now paying the price for that decision. But, Coast Central Credit Union is a prime example of a credit union that has stuck to traditional, conservative lending strategies, which, in this climate, are exactly what the 'others' are returning to. Coast Central is a model of safety and soundness and its members can rest assured in that knowledge."

Since 1950, Coast Central Credit Union has been serving the financial needs of its members. It operates through eleven conveniently located offices in Arcata, Crescent City, Eureka, Fortuna, Hoopa, McKinleyville, Weaverville and Willow Creek, owns and operates nineteen ATM machines through Humboldt, Del Norte and Trinity counties and can be found on the internet at www.coastccu.org. In addition, members have access to over 25,000 surcharge-free ATMs nationwide through the Co-Op Network.

BAUERFINANCIAL, Inc., Coral Gables, Florida, the nation's leading independent bank and credit union rating and research firm, has been reporting on and analyzing the performance of U.S. banks and credit unions since 1983. No institution pays for its rating, nor can they elude it. To look at star ratings for Coast Central Credit Union or any other financial institution, visit www.bauerfinancial.com.