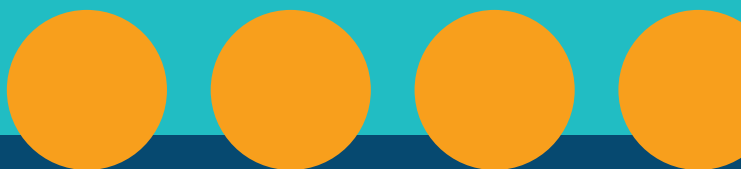




Coast Central Credit Union

Where YOU are central



Member Guide





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Welcome

Where COMMITMENT is central

Thank you for choosing Coast Central Credit Union!

The entire Coast Central team warmly welcomes you. We're honored to be your financial partner.

Since 1950, we've been helping our members reach their financial goals, and we'd love to do the same for you—with the right accounts, affordable loan options, helpful tools, and other valuable resources.

Here are some ways to start getting the most out of your membership:

- Be sure to download our free mobile app or log in to Online Banking. Find out more: coastccu.org/personal/online-and-mobile-banking.
- Contact us about the loans you have with other financial institutions. We'll walk you through your options and show you ways you might be able to save.
- Check out the wide variety of financial education resources available on our website: coastccu.org.
- Don't forget to follow us on social media to stay up to date on special offers, community events, and financial tips.



If you have a question, need assistance, or want to learn more about the benefits of membership, please contact our Coast Central team. We're here to help!

- Call us: (707) 445-8801 or (800) 974-9727
- Email us: support@coastccu.org
- Visit one of our locations: coastccu.org/locations-atms

COMMUNITY INVESTMENT

Together, We Make a Difference

Our commitment to our communities goes far beyond banking—it's at the heart of everything we do.

- Through our Community Investment Program, we provide grants twice a year to local nonprofit organizations, with awards typically ranging from \$3,000 to \$25,000—up to \$150,000 per round.
- In all, Coast Central's giving programs award \$600,000 annually through grants, sponsorships, and college scholarships.
- Our employees volunteer thousands of hours each year, giving their time and talents to support the people and places where we live and work.

Again, thank you for choosing Coast Central—where YOU are central. We're glad you're here and excited to support your financial journey.

Sincerely,



Fred Moore, President & CEO
Coast Central Credit Union



Member Benefits

Where YOU are central

DISCOVER WHAT SETS US APART

We're not your typical financial institution. Banking with us puts you in control of your finances today and for the future, while also helping to make a positive impact in your community.

Explore the benefits of Coast Central membership:

- **30,000 ATMs:** Enjoy free access to a nationwide network. Text any zip code to 91989 for locations.
- **Digital Banking:** Our up-to-date app and online services let you control your funds from anywhere.
- **Convenience:** We have 11 locations to serve you, including lobby service open seven days a week at the Eureka Bayshore Mall Member Services Branch and six days a week at the McKinleyville Member Services Branch. In addition, talk to Member Support six days a week!
- **Great Rates:** With some of the lowest rates on loans and highest rates on deposits, we stay competitive for you.
- **Live Chat:** Chat with 🦉 Owlbert the Chatbot 24/7, or speak live with one of our friendly experts six days a week—available at coastccu.org.
- **Community:** We give back to our communities with grants, sponsorships, and college scholarships, and our employees volunteer thousands of hours each year.



**Thank you for joining Coast Central—
where YOU are central.**

Online and Mobile Banking

Where FREEDOM is central

WE MAKE BANKING EASY—ANYTIME, ANYWHERE

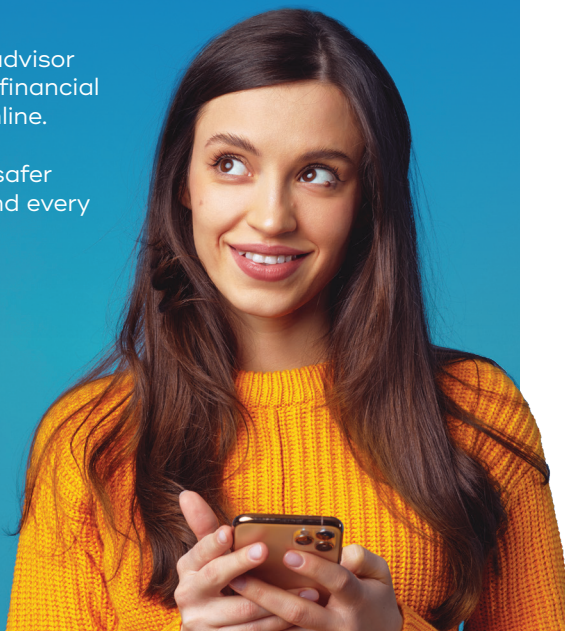
Welcome to an intuitive, dynamic experience in digital banking—available wherever you happen to be and whenever you need it. Manage your money with our full range of Online and Mobile Banking options:

- **Global Mobile:** Receive 24/7 access to your funds wherever you are.
- **Bill Pay:** Easily pay your bills directly from your Coast Central account from wherever you are—no stamps, checks, or hassles.
- **E-Services:** Stay one step ahead of your money with E-Statements, E-Notices, and E-Alerts.
- **Card Control:** Manage your debit and credit cards wherever you are, including travel notifications to keep your cards active when you're away from home.
- **Mobile Deposit:** With just a few clicks on your phone, your check is deposited in seconds.
- **Pay a Person:** Securely send payments to individuals, regardless of where they bank. Payments received by debit card are available immediately.
- **Investing:** With EasyVest, a robo-advisor investment service, you get all the financial guidance and support you need online.
- **Security:** Passkeys make banking safer and easier, giving you peace of mind every time you log in.

With Coast Central, you get access, control, and convenience, with security right at your fingertips.



Download the
free Coast Central
Mobile
Banking app.



Fraud Prevention

Where YOUR SECURITY is central

WE'RE COMMITTED TO PROTECTING YOUR FINANCES AND PERSONAL INFORMATION

Whether you're banking online, in person, or on the go, our comprehensive fraud prevention and security measures are designed to keep you safe at every step.

Stay informed with the latest fraud and scam prevention tips from:

- Our social media channels
- Email updates
- The *Coastline Quarterly* newsletter

Plus, our website provides a wide variety of in-depth information and resources:

- Learn about the latest scams.
- Recognize and avoid common scams.
- Safeguard your identity.
- Find numerous articles and tips to keep you empowered.
- Know what to do if you're a victim.
- Download our *Fraud Alert Quick Guide*.

Coast Central gives you the tools and information you need to safeguard your money and your peace of mind.



Discover our
fraud and scam
protection
resources.



Checking Where YOUR MONEY is central

YOUR LIFE MOVES FAST—SO DOES OUR CHECKING.

With our Personal Checking, you'll enjoy easy, everyday banking that fits your life, whether you're spending, saving, or on the go.

- Low monthly service fee—ask us about the many ways to qualify for a fee waiver
- Unlimited deposits and withdrawals
- Convenient online and mobile banking

Choose the Account That's Right for You:

- Basic Checking
- Interest Checking
- Simple Checking
- Primetime Checking
- Trust Account



Get Paid Faster and Access Cash Anywhere:

- **Direct Deposit:** Save valuable time by having your paycheck or government check securely and automatically deposited.
- **30,000 Free ATMs:** Access your funds wherever you are with ATMs at every Member Services Branch and with our network of ATMs nationwide.
- **Safety Net Options:** Talk to us about overdraft services, including a Line of Credit or Courtesy Pay.



Explore all
our checking
options.

Your
checking,
your way—
powered
by Coast
Central.

Savings, Investments, and Certificates Where GOALS are central

GROW YOUR SAVINGS WITH CONFIDENCE

Life's a lot easier when you're prepared for the future. Our savings accounts can help you get there.

- Earn regular dividends
- No monthly service fee
- Unlimited deposits and withdrawals



Find out
more about our
savings
accounts.



Learn more
about our IRAs
and other
savings options.

TAKE CHARGE OF YOUR INVESTMENT GOALS

The retirement of your dreams is just one account away. Our experts can guide you through your options:

- Open a Traditional or Roth IRA
- Make changes to existing retirement accounts
 - Transfers, rollovers, and conversion
 - IRA and retirement plan distributions
- Find your business options
 - Retirement plans
 - SEP, Simple IRA, and Individual(k) plans
 - Health Savings Accounts for employers
- Discover other savings options
 - Coverdell Education Accounts
 - Health Savings Accounts
 - Inherited IRAs

YOUTH SAVINGS

Encourage good savings habits early for those under age 18. With a minimum opening balance of \$5, your child or grandchild will be a member of our Kirby Kangaroo Club (ages 12 & under) or our GreenTeen\$ program (ages 13-17).

SAVE WITH CONFIDENCE AND WITHOUT GUESSWORK

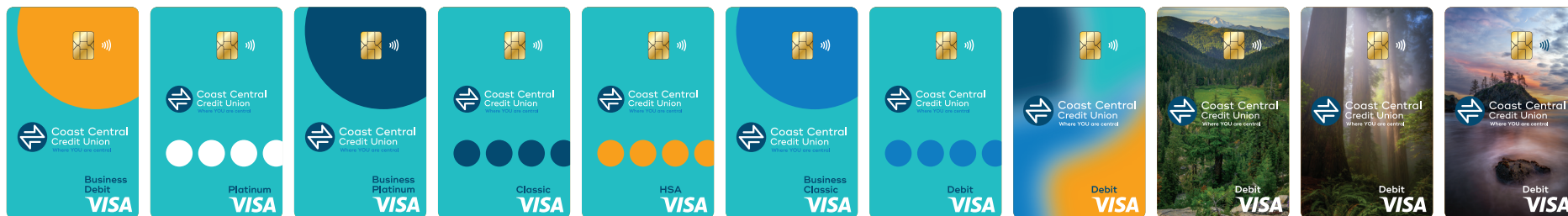
A Savings Certificate helps your money grow faster, so you can reach your goals sooner. Choose the term that fits your plans and enjoy some of the highest rates around.

- No monthly service fee
- \$500 minimum to start
- Terms from 90 days to 60 months

Save and invest with Coast Central, and your future self will thank you!



Discover our
Savings Certificate
options and
current rates.



Credit Cards and Personal Loans Where **SOLUTIONS** are central

OUR CREDIT CARDS AND LOANS FIT YOUR LIFESTYLE

No matter your goal, we can help you reach it—with credit card solutions and personal loan options tailored for your life.

GET THE COAST CENTRAL VISA CREDIT CARD THAT'S RIGHT FOR YOU:

- **Classic Visa:** The perfect card for most, with limits starting at \$500. Earn 1 point for every dollar spent, and 1.5 points for restaurants, fuel, and travel.

For those with no or little credit history and six months of employment history, get a Classic Visa with a maximum limit of \$1,000—ideal for those building credit.

- **Platinum Visa:** Enjoy a higher credit limit starting at \$5,000, a lower interest rate, and free Purchase Security, which insures most items for 90 days against theft, fire, and many types of damage. Earn 1 point for every dollar spent, and 2 points for restaurants, fuel, and travel.

Redeem Rewards Your Way:

- **Cash:** Redeem points for cash back in the form of a credit to your savings account.
- **Travel:** Access exclusive deals for airline tickets, hotels, car rentals, cruises, vacation packages, and destination activities. There are no blackout dates or requirements for advance notice or round trips.



Learn more
about our Visa
Credit Cards and
apply online.



- **Merchandise:** Browse hundreds of brand-name rewards like cameras, tablets, apparel, home items, gaming, and more.
- **Gift Cards:** Enjoy a variety of options including dining, shopping, and entertainment.
- **Donations:** Pay it forward by donating to up to three non-profit organizations of your choice.

Coast Central tailors smart credit solutions and outstanding rewards just for you.



BORROW SMART WITH OUR PERSONAL LOANS

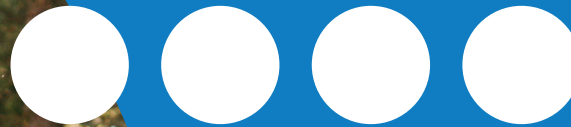
Get the cash you need to consolidate debt, pay for education, handle emergency expenses, take a dream vacation, and more.

- **Personal Loans:** With terms up to five years and low variable rates, you'll get a lump sum of up to \$50,000 and have the flexibility of paying it back over time.
- **Personal Lines of Credit:** Borrow up to \$50,000, when you need it, at a low variable rate.

Turn your plans into reality with a personal loan from Coast Central.



Uncover the
possibilities of a
personal loan and
apply online.



Auto Loans

Where **YOUR JOURNEY** is central

DRIVE OFF WITH GREAT RATES AND TERMS

Our auto loans come with low rates, flexible terms, and easy approvals designed to fit your budget and your life. Whether you're buying, refinancing, or just exploring your options, we're here to help!

- **Car and Truck Loans:** We offer fixed rates on new and used vehicles and special financing on older models. Terms range up to 84 months and financing up to 135%.
- **Boat and RV Loans:** Get up to 100% financing on approved value, terms up to 10 years, fixed low-rate options, and financing that includes tax and license.
- **Our Auto Dealer Partners:** We work with many local dealerships where you can apply for financing directly through Coast Central. We also work with CUDL, which establishes partnerships with dealers located out of the area.
- **Refinance with Us:** Refinance your auto loan from another lender, and you could save with us.
- **Auto Pay:** Set up convenient automatic monthly payments from your Coast Central account.



Check out our
vehicle loans and
apply online.

With Coast Central's trusted financing, your next ride starts here.

Home Loans

Where HOMEOWNERSHIP is central

GET SMART HOME LOAN OPTIONS FOR EVERY STAGE

Whether you're buying, refinancing, or tapping into your home's equity, we make it simple.

- **Mortgage Loans:** With a wide range of loan options and down payments as low as 3%,* we're confident we can help you find the perfect solution for your homeownership journey.
- **Fixed Rate Loans with 15- and 30-Year Terms:** Lock in a low rate for the life of your loan with predictable monthly payments—perfect for both primary homes and investment properties.
- **Adjustable Rate Loans (ARMs):** Enjoy a lower initial rate and flexible terms that adjust over time—ideal if you plan to sell or refinance within a few years.
- **First-Time Homebuyer Loans:** Take the leap into homeownership with low down payment options, personalized guidance, and financing designed to make buying your first home easier.
- **Other Options:** Talk to us about loans for construction, refinancing, purchasing a manufactured home, and more.

Home Equity Line of Credit (HELOC): Get the flexibility to access funds as needed for various ongoing projects, along with the convenience of repaying over time.

- Used for smaller, ongoing projects; get funds as you need them
- Offers flexibility to pay back over time
- Low 15-year terms, variable rates, and up to \$300,000

Home Equity Loan: Tap into your home's equity and receive the cash you need in a lump sum.

- Used for major projects, long-awaited travel, and other large purchases
- Low fixed rate and up to \$300,000
- 10- and 15-year terms
- Single disbursement

Whatever your home plans, Coast Central has you covered!

**plus closing costs with private mortgage insurance*



Learn more
about our home
loan solutions
and apply online.



Discover our
home equity loan
options and
apply online.

Business Solutions

Where LOCAL BUSINESS is central

WE'RE YOUR PARTNER FOR BUSINESS GROWTH

Our simplified business solutions—combined with our dedicated team—help local businesses and community organizations succeed.

- **Business Checking Accounts:** Explore our options to find what fits your business best.
- **Business Savings Accounts:** Our experts will help you find the account that fits your needs.
- **Business Credit Cards:** Choose our Business Classic Visa or our Business Platinum Visa.
- **Business Debit Card:** Get free access to your checking account at 30,000 ATMs nationwide.
- **Business Loans and Lines of Credit:** Let our expert lending team customize a loan package that helps you meet all your business goals.
 - Commercial real estate
 - Vehicle and equipment loans
 - Lines of credit/working capital
 - SBA 504 financing
 - SBA 7(a) loans
- **Online Banking:** Manage your finances, pay bills, transfer funds, process payroll, and invoice ACH files.
- **Mobile Banking:** Our free app works on most iPhone and Android smartphones and tablets, giving you on-the-go control of your financial life.
- **BizFlash Business Check Deposit:** Effortlessly deposit checks from your office using our provided scanner. Plus, manage payroll and invoicing with ACH files through our Online Banking.



Check out
our business
solutions.

Coast Central empowers
local businesses today and
for the future.



- **Merchant Services:** We've teamed up with Eureka Payments to provide the best in local payment processing.
 - Credit card processing
 - POS compatibility
 - PIN debit processing
 - WEX/Voyager processing
 - EBT/SNAP processing
 - Custom gift cards
 - NFC devices (compatible with Apple Pay)
 - EMV devices

Member Business
Services headquarters
is at our Eureka
Downtown location.



Member Services Branches

Arcata Giuntoli

1551 Giuntoli Lane
Monday – Friday:
9:30 am – 5:30 pm
Drive-thru Window
Opens at 9:00 am

Arcata Uniontown

686 F Street, Ste. A
Monday – Friday:
9:30 am – 5:30 pm

Crescent City

660 L Street
Monday – Friday:
9:30 am – 5:30 pm

Eureka Bayshore Mall

3300 Broadway Street
Monday – Friday:
11 am – 7 pm
Saturday: 10 am – 6 pm
Sunday: 12 pm – 6 pm

Eureka Downtown

402 F Street
Monday – Friday:
9:30 am – 5:30 pm
Merchant Window
Opens at 9:00 am

Eureka Harrison Avenue

2650 Harrison Avenue
Monday – Friday:
9:30 am – 5:30 pm
Merchant Window
Opens at 9:00 am

Fortuna

1814 Main Street
Monday – Friday:
9:30 am – 5:30 pm
Drive-thru Window
Opens at 9:00 am

Hoopa

12700 Highway 96
Monday – Friday:
9:30 am – 5:30 pm

McKinleyville

1968 Central Avenue
Monday – Friday:
9:30 am – 5:30 pm
Saturday:
10:00 am – 3:00 pm

Weaverville

40 Glen Road, Ste. A
Monday – Friday:
9:30 am – 5:30 pm

Willow Creek

39007 Highway 299
Monday – Friday:
9:30 am – 5:30 pm

**ATM and Night Drop services
are available at all locations.**



Contact Information

COAST CENTRAL CREDIT UNION

Administrative Office

2650 Harrison Avenue
Eureka, CA 95501
coastccu.org

CALL US

Our Member Support Center can be reached at (707) 445-8801 or (800) 974-9727. Our team of experts is available Monday through Friday from 8:00 am to 6:00 pm, and Saturdays 10:00 am to 3:00 pm. For lost or stolen Visa cards, call (866) 896-4689.

EMAIL US

Please do not include any sensitive account information in your message. Email your feedback and questions to support@coastccu.org.

For Online Account opening assistance, including how to submit related documentation, email us at onlineaccounts@coastccu.org.

How Are Credit Unions Different Than Banks?



Banks

vs

Credit Unions



Investor-owned
and operated



Member-owned
and operated

High-interest rates
on loans



Low-interest rates
on loans

Maintenance fees
on most
accounts



No or low
maintenance fees
on most accounts

Profit-focused



Community-focused

Secure investments
and loans



Secure investments
and loans

Digital
access



Digital
access

Modest dividends
on savings



Highest dividends
on savings

Typically publicly
traded; a paid board
of directors



Shares owned by
members; a volunteer
board of directors

Insured by the FDIC
and/or private
insurance



Insured by the NCUA
and/or private
insurance