

Quality Service + Training = Quality Service & Development!

Coast Central's commitment to exceptional service has been at the heart of our success over the last 70 years. Our member surveys continue to confirm that our teams are working hard to exceed your expectations.

Last year, we determined that there was a need for a cohesive commitment to ensure that all employees from all areas had opportunities to consistently improve their skills, knowledge, and ability to provide the highest quality service to both external and internal members.

With the joining together of the Quality Service and Training teams, throughout each year, employees receive compliance, job-related, and optional trainings to enhance their knowledge, as well as ongoing guidance with procedures related to products and services.

Additionally, under our Standards of Excellence, the team of eight is responsible for continuing to foster a positive internal culture, in which employees have the opportunity for awards through numerous recognition programs. These include: Employee of the Month/Year, Volunteer of the Quarter/Year, Quality Service Recognition Programs (5), Gold Stars, and more. An internal publication, CoastBoasters, is published monthly to highlight all employees recognized the previous month.



(l-r): Jess King, Sara Holcomb, Fatima Zinselmeyer, Jessica Akerboom, Ann Jadro-Bettiga, Ryann Cormier, Kristin Blair, Kandis Basinger



HOLIDAY CLOSURES

Sunday, April 4
Easter Sunday
All Locations Closed

Monday, May 31
Memorial Day
Bayshore Mall location open

CREDIT UNION QUIZ

Answer the trivia question below based on content in this newsletter. Send in your answer to marketinginfo@coastccu.org by Friday, April 30, and you could win a \$25 Coast Central gift card!

Question:

How many NEW free Shred Days have been added this year?

Check back in the next Coastline Quarterly for the answer. Good luck!

Congratulations to Sara, who won last quarter's quiz with the answer, "16%" for the increase of CCCU's 2020 deposits over 2019.

COMMUNITY CORNER

Taking Care of Business

The terrific team of 10 from Member Business Services has been hard at work supporting local businesses in our tri-county area with the SBA's two phases of PPP funding as well as loan forgiveness. In 2020, the team helped 400 businesses put 650 employees back to work after the effects of the pandemic.



Blood Donors Rock

Our Eureka Downtown Manager, Jera Newland, leads by example as a frequent blood donor, and several other CCCU employees are joining the important effort. The NorCal Community Blood Bank collected a total of 11,000 donations of blood last year. Check out current needs at nccbb.net.



Greetings from Peter

Board Member Peter Pennekamp volunteered his time as greeter at our Bayshore Mall location, welcoming members and maintaining precautions. As safety is our first priority, in addition to COVID-related steps, all members are asked to remove hats, hoods, sunglasses, and gloves.



SPRING 2021

COASTLINE

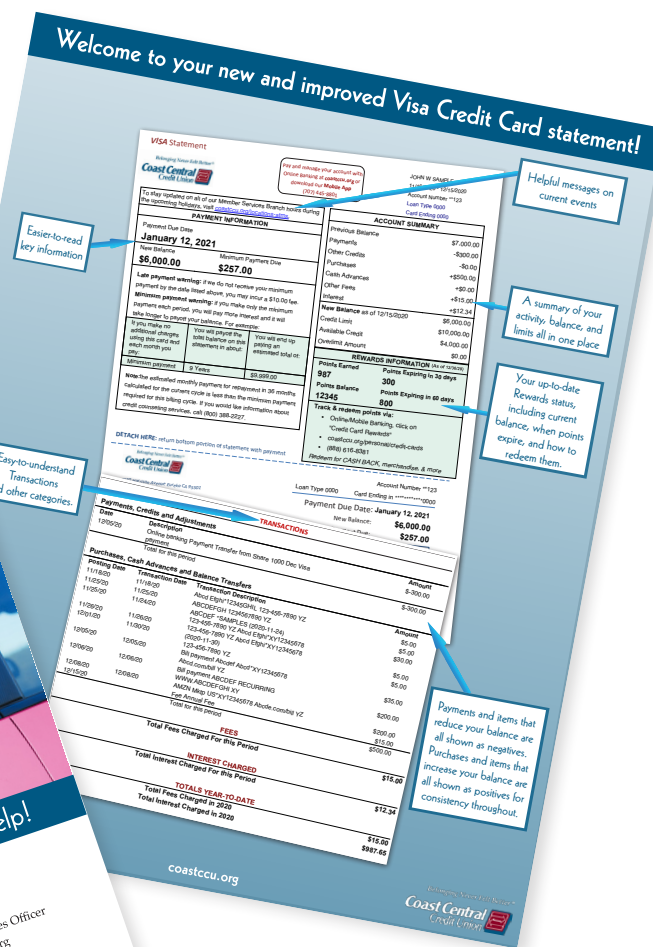
Quarterly

Spring is Here!

Check Out Our Exciting Offers Just for CCCU Members.

Exciting Happenings with our Visa Credit Card!

- ✓ Eat Local & Double Your Rewards through April 30 and
- ✓ An easier-to-read monthly statement coming this quarter.



First Time Auto Buyers: trying to build credit, but need a new vehicle now?

Apply for our special auto loan via Online and Mobile Banking in the Services tab of the Menu!

Questions?
Talene Shipley
Member Loan Services Officer
tshipley@coastccu.org
(707) 445-8801 x365



Spring 2021

As we continue to move into 2021 filled with more hope than uncertainty, we acknowledge that 2020 showed us the tremendous effects when communities and credit unions come together. And with your support, Coast Central's financial milestones were also unparalleled:

- Total shares increased by 24%, or \$315.7 million, compared to just 6% in 2019.
- Total loans outstanding increased \$27.6 million, or 3.8%, to \$747.6 million.
- Assets grew to \$1.937 billion, an increase of \$359.5 million.
- Membership grew by nearly 4,000 to 72,958.

More information can be found on our latest Annual Report at coastccu.org/community/news.

Member Survey Results

Exceeding your expectations can only be done effectively if we have a current pulse on our relationship with you, and if our offerings and level of service stay relevant. Many of you know first-hand that we conduct member satisfaction and relationship surveys annually. We also have comment cards available in our locations, and the Senior Management team reads every member comment from the survey and the cards. But gathering your feedback is only productive if we use it to develop action steps which are shared and monitored throughout every team of the credit union.

I am happy to report that in 2020, we had double the respondents of 2019, so thank you. Despite the unusual challenges presented in continuing to serve you while ensuring safety precautions, we are very pleased with the results, which include:

- 96% satisfaction for our frontline Member Services Reps
- 94% of members find our Online Banking services easy
- 93% of members said that we meet or exceed expectations
- 90% experienced prompt action on loan requests
- 82% state we are their primary financial institution (other "High Performers" nationwide: 69%).

Other 2020 survey notables:

- CheckFlash, our Mobile app's remote deposit service, increased in usage 2.5 times vs. 2019.

Jim Sessa

President/CEO



- The number of younger members (ages 18-39) also increased 2.5 times.
- The number of new members (less than 2 years) responding increased from 1% to 12%.

Employee Survey Results

We also value the opportunity to gain regular feedback from our employees, and we do that on various topics throughout the year. Additionally, an overall Employee Engagement Survey is conducted anonymously each fall. 2020 was difficult on our teams, as they were asked to provide essential services while keeping themselves, each other, and our members safe. We are happy to report that 95% of our staff understands how their contributions help us achieve success, and 92% state they are proud to work here. More than ever, I am very appreciative of our 260 employees' resolve and positivity.

In closing, I want to recap some of the exciting additions made in 2020:

- We extended the hours of our Member Support Center to Monday–Friday, 8 am–6 pm, and Saturdays 10 am–3 pm. Our experts are available at (707) 445-8801.
- We enabled ACH credits/debits to have faster posting times.
- We introduced the ability for members to add deposit accounts and apply for loans via Online and Mobile Banking (under Services on the Menu) and for non-members to do so via coastccu.org/join.
- Our 15 new ATMs allow your cash deposits to be immediately available, and check deposits released throughout the same business day.

I encourage you to read more about our appointment service coming soon, our even stronger commitment to quality service and training, and additional free Shred Days this year. As always, thank you for the privilege of serving you.

Zimbelman Receives National Honor

Supervisory Committee Member Karen Zimbelman has been inducted into the National Cooperative Business Association's 2021 Cooperative Hall of Fame, the highest honor awarded. Karen's career began in the 1980's, and she has been on CCCU's Committee since 1989. She worked at North Coast Co-op and later became a consultant for Northwest Cooperative Grocers' Association and others.

She also authored and published a manual to instruct others on How to Start a Food Co-op, and organized hundreds of trainings benefiting thousands of cooperative board members over her 40-year career. Congratulations and thank you, Karen, for your unwavering commitment to the cooperative way, and especially to Coast Central's membership.



IRA Deadlines Are Approaching

Here is what you need to know.

Financially, many of us associate April with taxes—but we should also associate December with important IRA deadlines.

December 31, 2021 is the deadline to take your Required Minimum Distribution (RMD) from certain individual retirement accounts.

April 15, 2021 is the deadline for making annual contributions to a traditional IRA, Roth IRA, and certain other retirement accounts.¹

Some people may not realize when they can make their IRA contribution. You can make a yearly IRA contribution between January 1 of the current year and April 15 of the next year. Accordingly, you can make your IRA contribution for 2020 any time from January 1, 2020 to April 15, 2021.²

Thanks to the SECURE Act, traditional IRA owners can now contribute to their IRAs past age 72 as long as they have taxable income.

If you are making a 2020 IRA contribution in early 2021, you must tell the investment company hosting the IRA account for which year you are contributing. If you fail to indicate the tax year that the contribution applies to, the custodian firm may make a default assumption that the contribution is for the current year (and note exactly that to the IRS). So, write "2021 IRA contribution" or "2020 IRA contribution," as applicable, in the memo area of your check, plainly and simply.

Be sure to write your account number on the check. If you make your contribution electronically, double-check that these details are communicated.

Please call (707) 445-8801, ext. 614 or 615 to set up a no-cost phone consultation.



Mark Gorge
Financial Advisor



Reed Nichols
Financial Advisor



Heather Ponsano
Associate Financial Advisor

1. [irs.gov](https://www.irs.gov), November 23, 2020
2. [irs.gov](https://www.irs.gov), November 10, 2020

This material was prepared by MarketingPro, Inc., and does not necessarily represent the views of the presenting party, nor their affiliates. This information has been derived from sources believed to be accurate. Please note - investing involves risk, and past performance is no guarantee of future results. The publisher is not engaged in rendering legal, accounting or other professional services. If assistance is needed, the reader is advised to engage the services of a competent professional. This information should not be construed as investment, tax or legal advice and may not be relied on for the purpose of avoiding any Federal tax penalty. This is neither a solicitation nor recommendation to purchase or sell any investment or insurance product or service, and should not be relied upon as such. All indices are unmanaged and are not illustrative of any particular investment.

Representatives are registered, securities sold, advisory services offered, through CUNA Brokerage Services, Inc., Member FINRA/SIPC. Securities sold through CBSI under contract with the financial institution. Not NCUA/NCUSIF/FDIC Insured · No Financial Institution Guarantee · May Lose Value.
CBSI-3479268.1-0321-0621

Coast Central
Financial and Retirement Planning



2021 Shred Days

10:00 am - 1:00 pm

MAY

Friday, 7 - Crescent City
Friday, 21 - McKinleyville

JUNE

Monday, 14 - Weaverville
Friday, 18 - Harrison
*Saturday, 26 - Fortuna

AUGUST

*Friday, 13 - Eureka Downtown

OCTOBER

Friday, 22 - Harrison

NOVEMBER

*Friday, 5 - Crescent City

**New additions*

New Appointment Service Coming!

SCHEDULE A MEETING



With the ongoing pandemic, we've explored alternative, safe ways for you to conduct your banking, while accommodating your busy lifestyle. One exciting addition we plan to introduce this quarter is your ability to schedule an appointment with our knowledgeable New Account and Lending Representatives. They'll be able to assist you with personalized, efficient service when it's most convenient for you. Members can request next-day appointments in minutes via Online or Mobile Banking, and the system quickly identifies your location and provides those options closest to you; or you can choose a phone meeting. You'll see a list of available days and times to choose from and which topics you'd like to discuss. It's quick, secure, and easy!