



COAST-TEL FEDERAL CREDIT UNION

"Creating Community"

A PUBLICATION FOR OUR MEMBER/OWNERS

SPRING/SUMMER 2017

OFFICE INFORMATION

356 Main St., Salinas, CA 93901
(831)758-3836*(800)525-7611

Fax: (831)422-2857

LOBBY HOURS:

Monday-Friday 9:00 AM-5:30 PM
Saturday 9:00 AM-1:00 PM

Email: mycreditunion@coast-tel.com

Web: www.coast-tel.com

AUTOMATED PHONE SERVICE

"CALL 24"

(831) 754-4983 & (800) 500-5944
(The "Call 24 Pin" is the last 4 digits of the primary member's Soc Sec #)

HOME BANKING/eSTATEMENT/ eALERT AND BILL PAY SITE

www.coast-tel.com

(Click the Home Banking bar)

HOLIDAY CLOSINGS

Memorial Day

Sat. & Mon., May 27 & 29

Independence Day

Tuesday, July 4

Labor Day

Sat. & Mon., Sept. 2 & 4

Columbus Day

Sat. & Mon., Oct. 7 & 9

Thanksgiving Holiday

Thurs. & Fri., Nov. 23 & 24

Christmas

Sat. & Mon., Dec. 23 & 25

33,000 FREE ATMs

Find one near you!

Most credit union ATMs, all 7-11 ATMs
and Costco ATMs are FREE!!!

ONLINE:

www.coast-tel.com
www.co-opnetwork.org

TEXT:

692667 (MYCOOP)

CALL:

(888)SITE-COOP

HOME EQUITY LINES OF CREDIT ARE BACK!

We have decided to open up our home loans again and are lending up to \$100,000 as a home equity credit line. If this works for you, consider using our credit line to do home improvements, pay off debt, pay for college tuition, go on a trip or ???! With a revolving credit line, you can take as little as \$5,000 at a time to do what you need. Use it only when you need it!

Please call Leona today at 831-758-3836 to find out more about this loan. And if we can't help you or if this isn't enough, we are partnering with CU Lending. Please see the Home Loan Seminar information below and consider coming to this helpful session on May 6th.

ARE YOU MOBILE-APPING WITH US YET??

Members are LOVING our new mobile app and MOBILE DEPOSIT! Sign up for Home Banking on our website, www.coast-tel.com, and then download the mobile app. It's as easy as that, but please call us if you have any problems...as always, we're here to help!

If you're a CALL-24 user, please consider moving up to Home Banking and the mobile app...it's wonderful!!

NOTICE OF ANNUAL MEETING

The Annual Meeting and Election of Officers for Coast-Tel will be held in the credit union lobby on Wednesday, April 19th from 5:30 until 7:30pm. Please plan to come and meet your Board of Directors and learn how your credit union is truly run by you, its members. Your board is made up of a group of volunteers who truly believe in the concept of "People Helping People" through a not-for-profit financial co-operative called Coast-Tel. Those running for re-election to a two year term are Bob Campos, Tom Lee and Margaret Noroian.

We'll have pizza from Casa Sorrento and lots of door prizes to tempt you...everything from cash to Gift Certificates.

So please mark your calendars for Wednesday, April 19th and we'll see you here!



COAST-TEL'S SCHOLARSHIP PROGRAM

Thanks to you, our members, Coast-Tel is able to offer three educational scholarships this year! We thank YOU because it is through a variety of fund raising efforts that we are able to raise money for this valuable program. You buy everything from candles to nuts; you donate money; you participate in just about every way we ask you to help. You and Coast-Tel have awarded over **\$62,750** in scholarships since our program began!

We are pleased to once again be awarding **two \$1,000 scholarships** to high school members in grades 9-12 and **one \$1,000 scholarship** to members enrolled in college with a minimum of 9 units. Requirements for our scholarships can be found on the Scholarship Application. Applications can be found on our website, www.coast-tel.com, as well as in the lobby of the credit union. Please be sure to provide all requested documentation, as an incomplete application will not be accepted. The deadline for submitting all applications is May 12, 2017. Scholarship recipients will be chosen by random draw and will be notified by May 19th.

Free HOME LOAN SEMINAR

We are excited to host a FREE Home Mortgage / First-Time Home Buyer Seminar on Saturday, May 6 at 10 AM at our downtown location: 356 Main Street in Salinas.

Please join us to hear from our premier credit union lending partners, CU Lending who will discuss current market trends, financing details, loan options and more! A representative from CU Lending will be on hand to discuss and help explain the current lending market and new products that are available for those looking to buy their first home, a new home, vacation home or homeowners looking to refinance their existing home.

They will discuss special Down Payment Assistance Programs offered, FHA/VA/USDA loans, fixed vs. adjustable rate programs as well as answer questions regarding general mortgage information.

There will be prizes to give away and seating is limited, so reserve your spot today!

RSVP with Leona @ (831) 758-3836

COAST-TEL'S VISA CREDIT CARD~ONE OF THE BEST!

RATES AS LOW AS 9.95% APR

SECURED CARD 13.95%
NO ANNUAL FEE
LIMITS FROM \$200 TO \$10,000

EARN POINTS TOWARD GIFTS OR TRAVEL
NO CASH ADVANCE FEE
PAPERLESS STATEMENT OPTION

UP TO 5 DAYS GRACE PERIOD ON PAST-DUE PAYMENTS
USE AS AN OVERDRAFT SOURCE FOR YOUR COAST-TEL CHECKING ACCOUNT
ACCESS THROUGH OUR WEBSITE AND ON-LINE BANKING

And best of all, help and support from real people at Coast-Tel should you have an issue...No phone trees here!

LOVE MY CREDIT UNION REWARDS

Love your savings.

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

You can get exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.4 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more as a member of Coast-Tel! Check out the many offers at LoveMyCreditUnion.org.

SPRINT LINE ACTIVATION

Get a \$100 Cash Reward for Every New Line

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.
- Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

The more offers you take advantage of, the more you save.

Start saving today at LoveMyCreditUnion.org Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

SUMMER SKIP-A-PAY ON YOUR COAST-TEL LOANS!

This makes putting extra money in your pocket easier than easy! Either fill out the form below or on our website, and see about skipping your loan payments for up to three months! If your car loan is with us, this could be as much as almost \$2000 in your pocket for summer-time fun or necessary expenses...without adding to credit card debt! Interest continues to accrue, of course, but no payment is necessary. Think...vacations, graduations, weddings or fixing up the yard or house~the list is endless! (Not available for home loans or visas.)

If you don't have any loans with us on which to skip payments and still need some cash, we offer a **FANTASTIC** little **SIGNATURE LOAN** at a **CRAZY-CHEAP-RATE** as low as 1.95%!

Please call us to find out more about these **MEMBER-DRIVEN** opportunities.

Note: There is a \$30 fee per loan for this service.

I wish to skip the following payments: _____ _____ _____

Name: _____ Loan number: _____

By signing below I acknowledge that I understand and agree to the terms of the skip-a-payment program. For auto loans please include your current mileage here: _____

Signature of Applicant: _____ Date: _____

Signature of Co-applicant/Co-signer: _____ Date: _____

VOLUNTEERS & STAFF

Board of Directors

Tom Lee, Chair
Robert Campos, Vice-Chair
Judy Meyers, Treasurer
Margaret Noroian, Secretary
Bryan Gunwall

Supervisory Committee

Bryan Gunwall, Chair
Stacey Gunwall
Gary Hascall

Office Staff

Management
Judy Meyers, President /CEO
Leona Morisoli, VP of Lending

Member Services

Raul Palacio
Manual Acosta
Margee Rutt



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act

Do You Use Us?

It's a proven fact...the more you use us, the better we get...for you!

PLEASE...

We're local~We're non-profit

We are YOUR credit union!

Let us be the place you go to for Checking, Savings, IRA, Credit

Cards, Car Loans, RV Loans,

Personal Loans, Payday Loans

& much more.

Thank You!

Required California Notice:

Members Choice Credit Life/ Credit Disability Insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency