



CoastViews

April 2006 <http://www.centcoastfcu.com>

“Totally Free Checking” coming in April!

You asked . . . and we Listened!

Beginning April 1st, your Central Coast Federal Credit Union is pleased to announce that we are eliminating the monthly share draft fees of ALL of our Share Draft accounts. No catches, no minimum balances, just free checking and the best member service on the Central Coast. For existing members with share draft accounts, there is no need to change anything. You will simply see NO monthly fee debited from your account

each month. If you don't currently have a checking account with us, take full advantage of "Totally Free Checking"* by opening an account today. Call or visit us for details and account set-up and save the fees charged by your bank. It is our way of thanking all of our loyal members and ensuring that the Central Coast experience is second to none.

* "Totally Free Checking" has no monthly service fees . Other fees for overdraft, check ordering, and certain debit card transaction still apply.

Around town with “Sammie”

Sammie the Savings Seal, the new mascot of the Central Coast Federal Credit Union, is now in full "character" and has been seen at community events and schools throughout Monterey County . Sammie was created with the intent of helping kids in our community begin to understand and appreciate the importance of savings and keeping their money safe by putting it in the Credit Union. Sammie, a seal pup, is the official mascot of the "Sammie's Saver Club" (for kids through age 12) and was originally de-



signed by Erik Gunther, a teller at the Salinas Branch. Erik also designed "Steve-O" the seal who is the mascot for the "Surf-Zone" savers account for teens.

With Sammie, Central Coast Federal Credit Union has started a program called "Bank Day" in which staff from the Credit Union visit local schools once a month and allow the children to bring deposits and set up accounts at their school. These Bank Days have already

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An Important Notice for Members with Loans

As required by the California Department of Insurance Regulations and California Senate Bill 1493, Central Coast Federal Credit Union provides all members with the following notice:

Credit Life and/or 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 six months before the advance or charge. Credit card balances are not subject to the Credit Life and Credit Disability Pre-existing Medical Condition Provision. Unless you have been legally incapable of filing proof of total disability, we won't accept it if it is filed after one (1) year from the time it should have been filed (the beginning date of the disability).

Community Minded...Just Like You!

Phone (831) 393-3480 Fax (831) 899-2572 Email info@centcoastfcu.com



made an impact on the youth of our area and, along with the educational aspect of the program has begun to inspire our youngest members to save even the smallest of deposits to-

wards their future. If you are interested in getting a Bank Day set up at your school, contact **Molly or Bruce** at the Main Branch for details.

Your Privacy Rights as a Member

As required by the Graham-Leach-Bliley Act of 2000, we are required to disclose the following information to our members annually.

Central Coast will collect only the personal information that is necessary to conduct our business. That means just what is necessary to provide competitive financial products and services – no more.

Central Coast FCU will protect member personal information. We will maintain security controls to ensure that member information stored on our premises and in our files and computers is protected. Where appropriate, we will use security-coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.

Central Coast Federal Credit Union will not disclose confidential member information outside the credit union unless: 1) The member consents to the disclosure; 2) The information is provided to help complete a transaction that the

member has authorized; 3) Legal or regulatory requirements oblige the credit union to supply the information; 4) It is supplied to a vendor working on behalf of the credit union; or 5) It is a credit-reporting agency.

Within Central Coast FCU, the credit union requires that confidential information be safeguarded at all times and be used only for legitimate business purposes.

The credit union takes measures to limit employee access to confidential information on a “need-to-know” basis and makes every effort to ensure that financial information is maintained in an accurate and up-to-date manner. We educate our employees about the importance of confidentiality and customer privacy through standard operating procedures, special training programs, and Central Coast’ Code of Ethics.

The credit union will occasionally inform members of new products and services via email, mail or telephone. If a member wishes to **opt out** of these offers, Central Coast will attempt to honor

that request. You may phone us at (831) 393-3480 or email us at info@centcoastfcu.com.

The credit union will not sell or share member personal information with a third party for the third party’s own independent use. However, Central Coast occasionally contracts with outside vendors and other business partners to perform specific services for the credit union. We require these vendors to honor and safeguard the information we provide them and to follow strict confidentiality requirements.

If any member has any reason to believe that their personal information retained at Central Coast Federal Credit Union is incorrect, they may contact us by phone, mail, in person or by e-mail. We will investigate the problem and, if appropriate, update the credit union’s records.

An Important Notice to Members Regarding Account Numbers

If your account number with the Credit Union is your Social Security Number, Management of Central Coast Federal Credit Union strongly advises you to put in a written request to change your account number to a “book” number. Doing so is an excellent measure for prevention of Identity Theft! Please call us at (831) 393-3480 if you have any questions regarding this important matter.

Community Corner

In continuing our support of charity events in the Monterey County community, the credit union participated in the Together with Love 5K benefit walk/run event sponsored by the Monterey Rape Crisis Center. There were 26 participants that walked or ran in behalf of Central Coast Federal Credit Union, to include staff and family members. In addition, the committee is working with the Veteran’s Transition Center to sponsor another event with that organization during the next quarter. The mission of the Veteran’s Transi-

tion Center is to provide transitional housing, emergency services and case management programs for Monterey County’s homeless veterans and their families. Your Credit Union recognizes the importance of supporting our community, and we continue, with much pride, to do so.






NOW . . . WE OFFER YOU A CHANCE TO START OVER.

INTRODUCES

CREDIT RE-BUILDER

WE UNDERSTAND THAT CREDIT PROBLEMS ARE SOMETIMES BEYOND YOUR CONTROL.

FEATURING:*

-  *LOANS UP TO \$1,000*
-  *12 - MONTH TERM*
-  *18% ANNUAL PERCENTAGE RATE*

**LIMITED TIME OFFER.
ASK YOUR CENTRAL COAST REPRESENTATIVE TODAY!**

** DIRECT DEPOSIT, 12-MONTH SINGLE EMPLOYER CONTINUOUS EMPLOYMENT, AND CERTAIN OTHER CONDITIONS ARE REQUIRED FOR APPROVAL.*

Re-designed Newsletter Coming this Summer!

As part of our ongoing effort to provide excellence in member service, and as part of our commitment to the financial education of our membership, we will be re-designing and enhancing our quarterly newsletter. The improved newsletter will still have much of the information regarding the happenings of your Credit Union, but will also feature a more colorful look and feel. Additionally, the newsletter will contain informative articles and information about financial issues, wealth building, and retire-

ment planning. Expected to be completed in the Summer of 2006, the enhanced newsletter will provide information about the many products and services offered by Central Coast Federal Credit Union and how these products can enhance your quality of life or help achieve the financial goals that you may have. We are very excited about the opportunity to serve our membership through our ongoing commitment to service, education, and community service

Are You Ordering Checks Through the Credit Union?

Magazines and periodicals are full of advertisements offering check printing services for low costs...but is it a good idea to order these checks just to save a few dollars? Much goes into printing checks properly and securely...

For example, take that line at the very bottom of your checks. This line, called the MICR line, is printed with special magnetic ink and contains vital information to allow for the proper clearing of checks against your account. This line contains routing information to the clearing house and the credit union, your account number and some check digits. If any of this information is incorrect or the magnetic ink used is not up to standards there may be substantial delays in the processing of your check.

Another example is the type of paper used to print the checks. A properly secured check will be printed on special paper that is impervious to "washing"- a common practice where a thief bleaches off the dollar amount and payee in order to steal funds from your account. Using the right type of paper can also prevent someone from photocopying your check for fraudulent use. Attempting to photocopy a properly printed check is near

impossible due to inclusions such as watermarks or special paper fibers.

Other security measures also are included on properly printed checks...features such as micro-printing on signature lines that cannot be photocopied.

The Credit Union's preferred check provider, Liberty Checks, offers a wide variety of checks designed with your security in mind. Besides having the security measures previously mentioned on all their regular check stock offered, Liberty also offers Identity Theft Services and a Check Fraud Prevention Service available to all our members. These services include Identity Theft insurance, credit reports and alerts from TrueLink and Transunion, ongoing consumer education from in-depth articles to bulletins and fraud alerts, and a variety of other important services.

For details on Liberty and their services, contact the credit union or log onto <http://www.reorder.libertysite.com> today. Your security is important to us!

3rd Quarter Holidays

Memorial Day

Monday May 29th

All offices closed, including the Commissary ATM. Soledad will be closed Tuesday, May 30th as well.

Branch Hours & Locations

Main Office Lobby

4242 Gigling Rd, Seaside CA 93955

Mon-Fri. 9:00 AM-4:00 PM

Walk-Up Window 8:30-9 AM and 4:00-

5:30 PM Monday through Thursday, Fri-

days 8:30 AM to 9 AM and 4:00 PM to

6:00 PM, Saturdays 9:30 AM to 2:00 PM

Salinas Office

900 S. Main St., Salinas, CA 93901

Veronica Gomez, Branch Manager

Mon-Thurs 9:30 AM-5:00 PM

Fri 9:30 AM-6:00 PM

Pacific Grove Office

1199 Forest Ave Suite 3

Pacific Grove, CA 93950

Mon-Fri 9:30 AM-5:00 PM

Soledad Office

315 Gabilan Dr.

Soledad, CA 93960

Edgar Ramirez, Branch Manager

Tues-Thurs 9:30 AM-5:00 PM

Fri 9:30 AM -6:00 PM, Sat 9:30 AM-4 PM

ATM's located at 265 Reservation Rd. in Marina, Ord Military Community Commissary and CSUMB Student Center.

File Your Taxes Online Through Your Credit Union's Web Site

Stop waiting weeks for your tax return, and visit our web site to file electronically! We have partnered with Intuit®, the creators of TurboTax® for the WebSM, the best-selling online tax preparation software, to offer access directly from your computer.

Your tax refund is submitted faster, processed faster and can be directly deposited into your account, so you can get your refund in 7-12 days, rather than 6-8 weeks. A faster refund is only one advantage. Check them all out:

LOW COST – It's less expensive because electronic filing is integrated into the software so there is no additional effort to file a return electronically.

ACCURATE FILING – The IRS calculates that less than 1% of electronic returns contain errors, compared to 21% with paper returns.

RELIABILITY – Tax preparation software must meet rigorous IRS

testing before qualifying as an authorized e-file product.

SECURE RETURNS – You get acknowledgement of receipt from the IRS within 48 hours, while mailed returns do not receive any acknowledgment.

EASIER RETURNS – Tax software is updated each year and incorporates all new federal and state tax laws, thus making it easier to keep up with changing rules and regulations.

Visit www.centcoastfcu.com anytime after December 31, 2005 to file your income taxes electronically! Just click on the icon for Turbo Tax for the Web. Try it! Fees for this service are charged by Intuit Inc. and not by Central Coast Federal Credit Union.

**Quicken Turbo Tax for the Web is a service mark and Quicken and TurboTax are registered trademarks of Intuit Inc., and used with permission.*

An Important Reminder to Our Valued Members...

Recently, there have been attempts, known as "Phishing", that were initiated via e-mail sent to some Credit Union members that appeared to be from the NCUA. These false e-mails asked for the recipient to click on a link to verify account registration. The link directed them to a false website and asked them for account information.

Neither the Central Coast Federal Credit Union nor the NCUA ever asks for such information via e-mail. Anyone who receives an e-mail like this should consider it to be fraudulent, and consequently ignore the instructions.



Central Coast Federal Credit Union

4242 Gigling Road Seaside, CA 93955

Phone: (831) 393-3480 Fax: (831) 899-2572

Email: info@centcoastfcu.com

Your savings federally insured to \$100,000

NCUA

National Credit Union Administration
a U.S. Government Agency

Management Staff

Leinette Limtiaco, President and CEO

Bruce K. Adams, Vice President

Mary Nunez, Loan Manager

Carmen Tuiolosega, Accounting Manager

Linda Perry, Collections Manager

Kelli Spiegel, Teller Supervisor

Molly Ardinger, Administrative Assistant

Board of Directors

Charles Jackson, Chairman

Juanita Casiano, Vice Chairman; Joan Johnson, Secretary

Gary Bever, John Turner, Vince Ferrante, Tom Hendricks

Supervisory Committee

Joe Gunter; Gary Edwards; Theresa Jung