



Census workers who visit homes will carry a badge, handheld device, canvas tote and confidentiality agreement. Request to see the visitor's identification and badge before providing information.

Beware of Census Scams

It's that time again: The 2010 U.S. census is being conducted this spring and summer. Once a decade, census workers count every person in the country and collect information about every resident, including name, age, gender and race.

The data collected for the census is used for a variety of purposes, including allocating more than \$400 billion in federal funds and to determine how many seats each state occupies in the House of Representatives.

You're required by law to provide the requested information to the Census Bureau – but it's important to be cautious when providing your personal information to someone you don't know. Unfortunately, scammers are already posing as census workers and asking for private data.

Don't Fall for Phony Requests

Knowing the details of the official U.S. census can help you avoid being scammed:

~ You may be contacted by phone, mail or in person by the Census Bureau.

- ~ You will not be contacted by e-mail. Never open an e-mail or click on a link that claims to be from the Census Bureau.
- ~ Census workers who visit homes will carry a badge, handheld device, canvas tote and confidentiality agreement. Request to see the visitor's identification and badge before providing information.
- ~ A census worker will never request your Social Security number, bank account information or credit card numbers.
- ~ Census workers will never ask for donations.

Your Information Is Confidential

The information you provide for the census is protected by federal law, so you can rest assured that your data will remain confidential. The Census Bureau will never publish or share your private information with anyone, including other government agencies or courts.

For more information about the census, or to report a suspicious census request, visit www.census.gov.*

* Web site provided for information only. No endorsement is implied.

Credit Unions Stand Up to the Biggest Bullies of Banking



Size really doesn't matter – at least when it comes to member loyalty, friendly service and better financial products. In the wake of financial turmoil, credit unions continue to stand up to the megabanks by offering an alternative to rising fees, less-than-stellar rates, more penalties and impersonal service.

Service Trumps Size

It's true – big banks keep getting bigger, but not necessarily better. The four largest U.S. banks now control approximately 40% of the country's total banking deposits and two-thirds of credit cards.* But their growth in financial clout isn't necessarily accompanied by customer-friendly service. In fact, banks seem to be going in the other direction – charging higher and more fees more often than other financial institutions.

In contrast, credit unions are *all* about our members and providing excellent service. Because we are member-owned institutions, there is no need to hike fees to satisfy stockholders' earnings. Instead, we reward our members with low rates on loans, higher earnings on deposits and personal service every step of the way. We help keep megabanks in check.

Currently, credit unions serve 87 million members with affordable financial products. And those credit union members save \$8 billion each year on financial products compared with bank customers.**

Whether small, medium or large, all credit unions are democratically controlled, not-for-profit cooperatives. Each credit union is run by its own board of directors that is made up of member volunteers. That cooperation goes far in building credit union loyalty.

Spread the Word

If you have other accounts spread among financial institutions, and you're upset over the high fees and poor service you receive, consider moving those accounts to Central Coast Federal Credit Union. We'll make the transfer easy for you. Simply come in to your nearest branch and meet with one of our service representatives. We value the trust you place in us and will continue to serve you as a valuable member/owner.

In addition, if you know someone else who could benefit from a friendlier way to bank, invite them to check out credit union membership. Encourage your family members or co-workers to stop by one of our branches, call **(831) 393-3480** or visit us online at www.centcoastfcu.com for more information about joining Central Coast Federal Credit Union. We'll welcome them with a smile!

* Source: *The New Yorker*, Oct. 26, 2009.

** Source: www.cuna.org.



According to the Credit Union National Association, credit union members save \$8 billion each year compared with bank customers.

Snippets

Spotlight on ... Women, Then and Now

In the 1970s, *Ms.* magazine brought feminist issues to the forefront and became a standard-bearer for the women's rights movement. A few decades later, here's a glimpse at American women, then and now.

In 1978, 53% of women with children under age 18 were in the labor force. In 2008, the figure had climbed to 71%. In 1978, 39% with children under age 3 were in the labor force. In 2008, 60% were.

In 1979, women earned 62 cents for every dollar earned by men. In 2008, they earned 80% of what men did. The female-to-male earnings ratio peaked at 81 cents to the dollar in 2005 and 2006.

In 1979, of the women in the workforce, 20% were high school dropouts, 45% had only a high school diploma and 35% had been to college. By 2008, just 7% lacked a high school diploma, 27% were high school graduates and 66% had attended college.

In 1976, 90% of women ages 40 to 44 were mothers. In 2006, the percentage had shrunk to 80%.

The average age of a woman having her first baby rose from 21.4 years in 1970 to 25 in 2006.

Sources: Bureau of Labor Statistics (www.bls.gov), Centers for Disease Control and Prevention (www.cdc.gov) and the Census Bureau (www.census.gov).

Branch Locations

We have four convenient branch locations to serve you.

Please use our Main Branch address for all general correspondence and loan payments.

King City

Alma Garcia, Branch Manager

510 Canal St.

King City Center

King City, CA 93930

Phone: (831) 386-0376

Fax: (831) 386-0166

Hours: Tuesday – Thursday, 9:30 a.m. – 5 p.m.

Friday, 9:30 a.m. – 6 p.m.

Saturday, 9:30 a.m. – 2 p.m.

NOTE: An ATM is located near the front entrance.

Soledad Branch

Celida Hinojosa, Branch Manager

315 Gabilan Rd.

Soledad, CA 93960

Phone: (831) 678-2579

Fax: (831) 678-2825

Hours: Tuesday – Thursday, 9:30 a.m. – 5 p.m.

Friday, 9:30 a.m. – 6 p.m.

Saturday, 9:30 a.m. – 2 p.m.

NOTE: An ATM is located near the front entrance.

Salinas Branch

Helen Dunston, Branch Manager

900 S. Main St.

Salinas, CA 93901-2405

Phone: (831) 422-2325

Fax: (831) 422-1597

Hours: Monday – Thursday, 9:30 a.m. – 5 p.m.

Friday, 9:30 a.m. – 6 p.m.

NOTE: An ATM and night depository are located in the rear of the building.

Main Branch (Ft. Ord)

Pearly Ruppert, Teller Supervisor

4242 Gigling Rd.

Seaside, CA 93955

Phone: (831) 393-3480

Fax: (831) 899-2572

Hours: Monday – Friday, 9 a.m. – 5 p.m.

Saturday, 9:30 a.m. – 2 p.m.

Holiday Closing

Memorial Day – Monday, May 31

Board of Directors

Juanita Casiano-Ferrante, Chairman
Col. John Turner (USA Ret.), Vice Chair

Joan Johnson, Secretary

Gary Bever

LTC Tom Hendricks (USA Ret.)

Vince Ferrante

Joe Gunter

Supervisory Committee

Joe Gunter, Chair

Gary Edwards

Theresa Jung

Management

Leinette Limtiaco, President

Bruce Adams, Vice President

Mary Nunez, Loan Manager

Linda Perry, Collection/

Compliance Manager

Carmen Tuiolosega,

Accounting Manager

Marco Lim, IT Manager

Molly Ardinger,

Administrative Assistant/

HR Specialist

NEW Hours
effective
June, 2010

**Main Branch
Salinas Branch
Soledad Branch
King City Branch**

Monday – Thursday 9 a.m. – 5 p.m.

Friday, 9 a.m. – 6 p.m.

Main Branch Only

Saturday, 9:30 – 2 p.m.



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