

At Central Coast Your Opinion Matters

There are many advantages to being a member of a credit union. You receive better rates on loans, credit cards, savings accounts and certificates. Here, you're more than just a number – you're part of the Central Coast Federal Credit Union family. But one of the special benefits of belonging to a credit union is that you are actually a partial owner.

Credit unions are not-for-profit, cooperative financial institutions that are owned and controlled by the members. Because you are a member *and* owner, what you have to say makes a difference in the way we do business.

Making Your Voice Heard

How can you get involved with your credit union, and make yourself heard? You can run in an election to be a member of the Board of Directors or Supervisory Committee. Those groups meet regularly and decide on issues that affect all credit union members. You don't have to have experience – just a passion for helping Central Coast FCU members.

Another way to participate and express your opinion is to vote in Central Coast FCU elections. Just as participating in local and federal elections can make a difference in the community you live in, voting in credit union elections can

be a great way to make sure the issues that are important to you are being addressed.

The Credit Union Difference

At Central Coast we care what you think. You're not our customer – you're a member and owner, and what you say matters to us. For more information on volunteering or participating in upcoming elections, call (831) 393-3480 or visit www.centcoastfcu.com.



Cutting the Cost of Raising Kids

Trim the Family Budget While Teaching Good Money Habits

In a culture where parents often respond yes to a child's plea for more, the economy jostles things back into perspective. Families are cutting costs to help ends meet – and discovering

that teaching important life skills makes sense and cents.

Kid-Friendly Tips for Cutting Back

Invite a few, the favorite. Rather than throwing an extravagant birthday party at a destination site where zillions of classmates are invited, host a slumber party for your daughter and two of her closest gal pals. *Benefit:* She gets to giggle (until the wee hours of the morning) with her two best friends, and you get to better know who she's hanging with.

Be trendy and green. Don't open your wallet for department store threads that your kids soon outgrow. Buy second-hand, and be a savvy fashionista who knows that vintage clothing is in style. *Benefit:* Buying pre-owned clothing is easy on your stash of cash and lets youngsters play a real part in recycling.

Perform technology triage. Cell phone plans, with extras like text messaging, Web access and pay-per-download games, can topple the family budget. So can cable TV with premium channel packages. Award incentives to kids to give up technology extras. Contribute



Encourage kids to start a game-borrowing club with friends.

Social Networking for Your First Job

All the buzz about social media is good for new grads facing a tough job market. Those who know the ropes and work on sites such as LinkedIn, Facebook and Twitter for jobs. Whom you connect to, friend or follow may actually lead to a job opportunity.

Your friends aren't the only ones on social networking sites. Nearly 17% of employers use social networking sites as part of recruitment (that's up from 11% in 2006), and 38% of those employers say they check candidate profiles. More than half of employers use the sites to network with potential candidates.*

Get Noticed (in a Good Way)

Think of your online profile as an extension of your résumé. Use it to showcase your strengths, make connections and get recommendations from people in your field. Try these tips for polishing your profile:

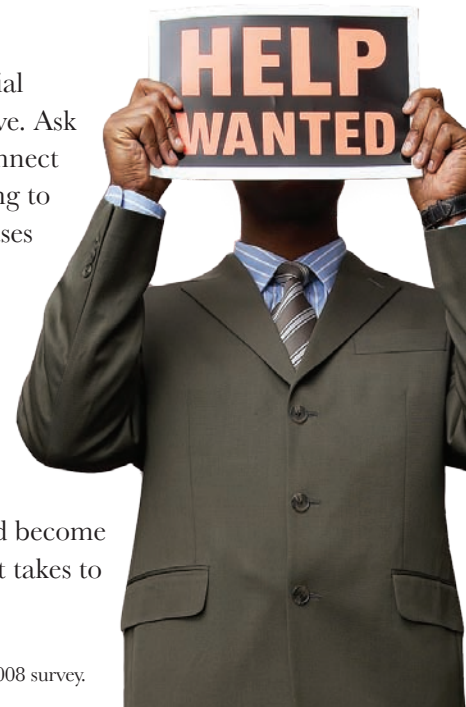
Put your best face forward. Include a tasteful photo of yourself (preferably a head shot). Proofread your profile and include up-to-date, accurate information. Use keywords to describe your qualifications to make sure your profile pops up in relevant searches.

Think before you post. Remember that potential employers may find your profile, photos, blogs and more with a quick Google search.

Make meaningful connections. Join online professional groups or job search groups. Connect with alumni from your college, particularly those in your field. These connections may generate job leads or additional networking opportunities.

Join the discussion. Social networking sites are interactive. Ask questions, post answers, reconnect and meet people. Contributing to this online community increases your own chances for word-of-mouth opportunities.

Surf employer sites. Some organizations have their own social media profiles. Seek out prospective employers, visit their sites and become a fan or a friend – whatever it takes to get your foot in the door.



* Source: National Association of Colleges and Employers Job Outlook 2008 survey.

the dollar difference between basic and premium plans to their college savings. *Benefit:* There's still entertainment, and the college account grows.

Play nice. Take turns. Encourage kids to start a game-borrowing club with friends. Each child plays his or her Xbox® 360 or PlayStation® game for a week and then passes it on to the next player in the club. *Benefit:* You spend less on pricey new games, and nobody gets tired of playing the same old thing week after week.

Grocery shop with kids – and coupons. Comparison shop, buy needed items

only, shop sales and redeem coupons. Give the children some of the money saved by using coupons. Up the ante and give them all of the money saved if they deposit it into their savings accounts. *Benefit:* Your family eats for less, and kids learn it pays to save.

Be hobby picky. Help kids choose extracurricular activities based on what's most affordable. Some sports cost more to play because of special equipment. Track, for example, costs less than tennis or golf. Consider choir or cheerleading, if marching band or dance means an expense for instruments, uniforms or

costumes. *Benefit:* Children get involved and still have fun, while learning to live within their means.

Kids are always eager to act more grownup. Model for them that living within a budget is an important adult skill. Maybe not right away, but they'll appreciate the benefits of frugality you taught them. Won't they have fun spending the money you helped them save on the really important things in life?

Visit Coast Central Federal Credit Union to open a savings account for your child.

Snippets

Spotlight on ... Online Connections



Social networking sites are enjoying an unprecedented growth in popularity.

Facebook, founded in 2004 as a college networking Web site, has expanded to include anyone and everyone and is now the largest of the networking sites. Facebook users create a profile page and post updates. Users are able to search for friends and acquaintances through various means, including e-mail address, alma mater, geographic location and more.

LinkedIn, launched in May 2003, is a business-oriented social networking site mainly used for professional networking.

MySpace, launched in August 2003, allows users to compose their own profile, including personal information and photos, and send each other messages. MySpace has traditionally had a younger membership.

Twitter, launched in 2006, has become very popular among the tech-savvy. Sometimes described as micro-blogging, Twitter allows users to inform people about what the user is doing at any given moment via short updates (140 characters maximum) called Tweets. Tweets can be updated and received online or via text messages and e-mails.

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

Thanksgiving Day – Thursday, Nov. 26

Christmas Day – Friday, Dec. 25

Columbus Day – Monday, Oct. 12 (Tuesday, Oct. 11, for Soledad and King City Offices)

Veterans Day – Monday, Nov. 11 (Tuesday, Nov. 12, for Soledad and King City Offices)

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



Great News!

CCFCU continues to reduce unnecessary fees for you. Effective September 1, the \$1 debit card transaction fees and all Co-op ATM fees have been eliminated. That means you will no longer be charged to use your debit card for all point-of-service transactions. And you can use your ATM card at any Co-op ATM machine with NO transaction fees!



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