



Central Coast Federal Credit Union

Safe and Strong Through Troubled Times

With reports in the news of some financial institutions facing losses and other problems due to subprime mortgage lending and the credit crunch, you may be wondering about the financial stability of places where you do business. We'd like to reassure you that Central Coast FCU remains strong, safe and secure.

We continue our commitment to provide you with excellent financial products and services, and we have the resources to back up that pledge. Our sound lending practices and service-oriented policies allow us to continue to prosper even during troubled economic times.

Federally Backed Security

You can enjoy added peace of mind knowing that your deposits are federally insured through the National Credit Union Administration (NCUA), a U.S. government agency. The NCUA is backed by the full faith and credit of the U.S. government. Not one penny of insured savings has ever been lost by a member of a federally insured credit union. Under newly passed legislation, each account holder's funds are insured to at least \$250,000 until Dec. 31, 2009, and retirement accounts such as individual retirement accounts and Keoghs are separately insured up to \$250,000.*

If your savings exceed the amount covered by the basic insurance limits, you can extend your NCUA coverage by establishing different types of accounts. The NCUA insures accounts in different ownership categories separately. You can get up to \$250,000 of additional insurance for your interest in accounts owned jointly with someone else and for trust accounts of which you are a beneficiary.



Detailed information about NCUA insurance, as well as a calculator that you can use to estimate your coverage, is available at the NCUA Web site, www.ncua.gov. You can also find financial reports for Central Coast FCU there.

We're Here for You

A friendly, helpful member service representative would be happy to answer your questions and help you explore ways to increase your NCUA coverage. Call **(831) 393-3480** or stop in today!

* After Dec. 31, 2009, the basic insurance limit will return to \$100,000, barring further legislation, and retirement accounts will be separately insured to \$250,000.

Vacations Pay Off

"I need a vacation."

Chances are, you do. And not just a "daycation." You need a *real* vacation of a week or more away from the daily grind. According to the 2008 Expedia.com Vacation Deprivation™ survey, about one-third of employed American adults do not take all the vacation days they receive each year. Barriers to taking vacation time include "the need to schedule vacation time in advance" and the sad, workhorse mentality of "work is life and it's too hard to get away."

Today's economic woes are also affecting Americans' ability to take breaks – many employees are just glad to have jobs and don't want to be perceived negatively if they take a vacation. But there is no prize for the most years without a vacation. If you want to positively affect your health and well-being, both on the job and at home, use your vacation days – all of them!

Vacation Benefits

Better health. The evidence is stacking up that vacations are necessary for reducing stress, lifting depression and living longer. People who don't take regular vacations are more likely to develop heart disease, have a heart attack or suffer from sleep problems.* Health experts recommend a vacation of at least a week to help you relax and sleep better.

Greater bonding with loved ones. If your spouse and children only see you tired and crabby at the end of many long workdays, you may have tension in your relationships. Family vacations offer time to reconnect with those you love and can create special lasting memories.

Call (831) 393-3480 to learn about our savings accounts.

Soon you'll be on your way toward a dream vacation!



Increased productivity. It's true – vacations have career benefits, too. People who return from vacation tend to feel rejuvenated about their jobs and report less burnout in the long run.

Use It, Don't Lose It

Give yourself a break – you deserve it! Central Coast FCU can help you save for a spring or summer getaway to help you unwind, recharge and remind you that you work to *live*. Stop by, call us at **(831) 393-3480** or log on to www.centcoastfcu.com to learn more about our savings accounts.

* Sources: The Framingham Heart Study and the American Psychosomatic Society.

Make Sure It's Unplugged!

Whether you choose to head into the wilderness for a week or simply relax at your home sweet home, try your best to avoid taking your business on vacation with you. Cell phones, laptops and PDAs make it too easy to be tied to business matters. When you're on vacation, it's time to cut the cord (or wireless connection). Turn gadgets off completely if you can – or designate only one time a day to check messages.





Holiday Closing

Central Coast FCU branches and offices will be closed:

Jan. 19 – Martin Luther King Jr. Day (Soledad and King City closed Jan. 20)

Feb. 16 – Presidents Day (Soledad and King City closed Feb. 17)

Dr. Jekyll and Mr. Hyde

The Two Faces of Technology

Technology enhances our lives in ways people couldn't have dreamed of a hundred years ago. What would many of us do without cell phones to communicate, MP3 players to listen to or GPS navigation devices to point us in the right direction? But like the classic tale of Dr. Jekyll and Mr. Hyde, there are two sides to every story. Although there is no menacing monster lurking in the shadows, fraudsters trying to lure victims with their scams can be just as frightening. Here are a few popular scams associated with your favorite gadgets.

The Dark Side of Technology

~ **Text message scams.** This scam works by sending a friendly message from a phone number the intended victim doesn't recognize. When the victim texts back, he or she is charged a high fee for messages received and sent out.

~ **Internet scams,** such as phishing or pharming, are common online. In one scam, a fraudster e-mails you posing as a bank, charity organization or government agency. The e-mail sent to your inbox looks official and asks you to verify personal information, such as your Social Security number, online passwords

or credit card details. Pharming is when a virus is downloaded onto your computer. This virus allows a scammer to take control of your Web browser. Each time you try to access a reputable company online, such as your financial institution, you'll be taken to a fake site without realizing it. All the scammer has to do is wait until you enter your personal information on this site.

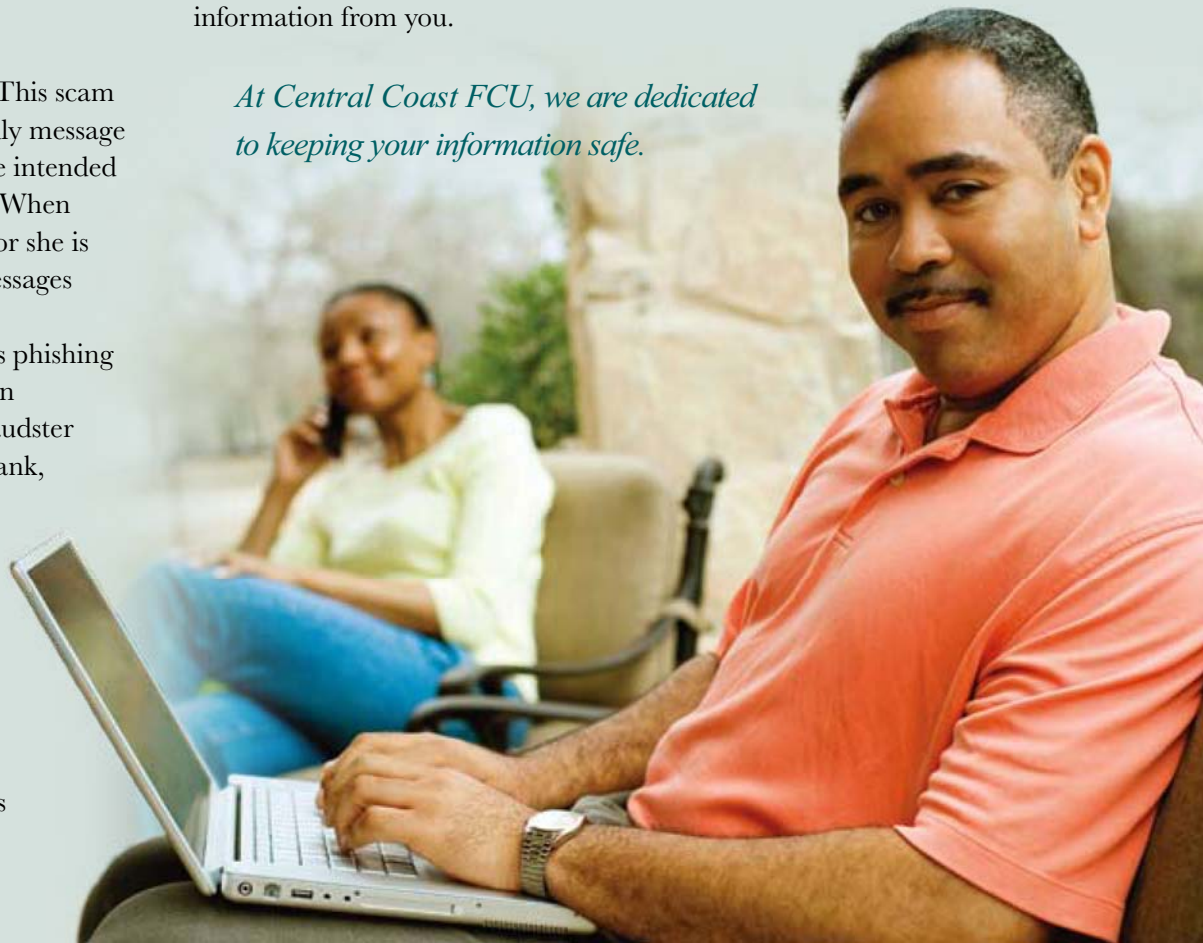
~ **Online auction fraud.** Popular online auction sites such as eBay® are not immune from fraud either. Scammers will try to pose as these sites in order to get personal information from you.

Partners in Safety

Never divulge your personal information over the phone or online unless you initiated the call and you know it's a reputable company. At Central Coast FCU, we are dedicated to keeping your information safe. Sign up for E-statements today to access your account information quickly and securely.

To find out more about scams, visit the National Consumers League at www.fraud.org.

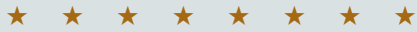
At Central Coast FCU, we are dedicated to keeping your information safe.



Snippets

Spotlight on ... Presidents

John Quincy Adams, the sixth U.S. president, had silk worms and an alligator as pets and was known to skinny-dip in the Potomac River.



William Henry Harrison developed pneumonia after delivering his inaugural address. Our ninth U.S. president died one month later, making his presidential term the shortest in U.S. history.



Often shown in pictures wearing a black stovepipe hat, 16th U.S. president Abraham Lincoln stored letters, bills and notes under his hat.



James Garfield, our 20th president, could write Greek with one hand while writing Latin with the other.

The teddy bear is named after our 26th U.S. president, Theodore (“Teddy”) Roosevelt, who refused to shoot a bear with her cub on a hunting trip.



Franklin D. Roosevelt was related to 11 former presidents, either by blood or by marriage. He was president No. 32.



Our 40th U.S. president started as an actor, appearing in 53 films. Ronald Reagan became interested in politics while serving as president of the Screen Actors Guild.



Source: www.whitehouse.gov/history/presidents,
[Encarta, msn.com](http://Encarta.msn.com).

Board of Directors

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Molly Ardinger,
Administrative Assistant/
HR Specialist

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. – 4 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. – 4 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.

Walk-up Window Hours:

Monday – Thursday, 8:30 a.m. – 9 a.m.

5 p.m. – 5:30 p.m.

Friday, 8:30 a.m. – 9 a.m.

5 p.m. – 6 p.m.

NOTE: Walk-up window is located in the rear of the building. An ATM and night depository are located at the front entrance.



CENTRAL COAST
FEDERAL CREDIT UNION



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An Important Notice to Members Regarding Account Numbers

If your account number with the Credit Union is your Social Security number, 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 preventing identity theft! Please call us at (831) 393-3480 if you have any questions regarding this important matter.