

WINTER

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VOLUME 52
ISSUE 4

News Wave

COASTLAND FEDERAL CREDIT UNION

In this issue

- ✓ Special Home Loan Promotion!
- ✓ IMPORTANT NEWS:
WDSU Branch CLOSED as of 12.30.11, Annual Meeting 2012, & Russ Giammanco Scholarship
- ✓ Reminder! eStatements are NOW available!
- ✓ LOANS: Christmas Loans End 1.31.2012 & Home Loan Promotion - NO Closing Fees (limited time offer)!
- ✓ HOLIDAY CLOSINGS

Main Address

Main Branch
1301 Clearview Parkway
Metairie, LA 70001
504.834.2780
504.885.2158 fax
888.561.5610 toll free

Say **GOODBYE** to Closing Fees!



Check out Coastland's **TRUE** No Closing Fee Promotion...

- ✓ **NO Fees Period!**
- ✓ **Fantastic LOW Rates!**
- ✓ **FINANCE** up to **90%** of appraised value!
- ✓ Call our Mortgage Department today!

Visit us online, download our Refinance Packet & Application or call us.
Don't forget to tell a friend about this limited time promotion! Details on back...

Important Coastland News/Updates:



WDSU BRANCH CLOSED

On Friday, December 30th 2011 our WDSU Branch Closed.



2012 RUSS GIAMMANCO SCHOLARSHIP PROGRAM - DEADLINE Friday, March 16th 2012

Get more information & download an Application Packet online!



ANNUAL MEETING 2012

Our 53rd Annual Meeting will be held:

Thursday, April 26th » 6:30pm to 8:30pm » Landmark Hotel



eStatements now available!

Reduce your carbon footprint & go paperless...

Signing up for eStatements is easy! Just log-in to our Online Banking System - if you're not signed up for Online Banking call us to get signed up today! 504.834.2780 ph



Visit us online
www.coastlandfcu.com

continued...

LOANS

2011 BOARD MEMBERS

Craig Melancon
Chairman

Mary Perrin
1st Vice-Chairman

Greg Jones
2nd Vice-Chairman

Tamela Reites
Secretary

Mark Smith
Treasurer

Charles Arnold

Judy Fern

Ernest Thibodaux

Steven Little

Rate Changes -

Our rates change from time to time so please give us a call for the most current rates or you can find them online!



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



Your savings are federally insured up to at least \$250,000 & backed by the full faith and credit of the U.S. Government, National Credit Union Administration, a U.S. Government Agency.



CHRISTMAS LOANS 2011

Make the most of your Christmas Holiday this year with a Christmas Loan!

OFFER ENDS: January 31st 2012

Closing Fees PAID by the Credit Union



CLOSING FEES INCLUDE

- Appraisal*
- Credit Report*
- Flood Certificate
- Termite Certificate
- Attorney Settlement/Closing Fee
- Attorney Tax Service Fee
- Attorney Wire & Courier Fee
- Records Fees (includes City of New Orleans Transaction Tax)
- Mortgage Cancellations
- Lender's Title Insurance Only - Owners policy paid by borrower(s)



MEMBER'S RESERVES REQUIREMENT (Member's Responsibility) - Can be rolled in to loan...

- Prepaid Interest
- Escrow Contributions: All amounts associated with Escrow Deposits (taxes, homeowners, flood, wind, and hail insurance)
- Curative and/or Additional Title works costs—If required



RESTRICTIONS MAY APPLY

- Limited Promotion—Refinances Only
- Use of Coastland Preferred vendors required
- Rates & Terms are subject to change without notice
- Limited to new loans only—Refinance from an outside lender
- Promotion limited to one time per property
- Loans subject to credit approval
- Rates based on Loan to Value—Loans can go up to 90% of appraised value. Private mortgage insurance required on loans that exceed 80% LTV.
- Prepayment Penalty—Borrower(s) will be responsible for the repayment of fees paid by the credit union at closing if the loan is paid off within 6 months

*Borrower assumes responsibility for those fees if they do not meet underwriting guidelines.

HOLIDAY CLOSINGS



January

- 2nd - New Year's Holiday
- 16th - Martin Luther King



February

- 21st - Mardi Gras



April

- 6th - Good Friday

Don't forget to mark your calendars!

Branch Locations

MAIN BRANCH

1301 Clearview Parkway
Metairie, LA 70001
504.834.2780

LULING

149 Hall Street
Luling, LA 70070
504.834.2780

CHILDREN'S HOSPITAL

200 Henry Clay Avenue
New Orleans, LA 70118
504.834.2780

HOUSTON

12174 Greenspoint Drive
Houston, TX 77060
504.834.2780



Call Toll Free 888.561.5610