



Making a Difference in our Neighbors' Lives



OUR VISION

Every day, children in our community sleep on the floor. On yoga mats. On dog beds. When CoastHills learned of the extensive waiting list at our local chapter of Sleep in Heavenly Peace, an organization dedicated to providing proper beds and bedding for children in need, we knew we had to step up. On Indigenous Peoples' Day, October 11, 2025, more than **130** CoastHills employees volunteered on their day off to build **64** beds for children in Lompoc, Santa Maria and Guadalupe who do not have a bed of their own. From precisely cutting and sanding boards to drilling holes for quick and easy assembly during in-home bed deliveries, employees worked for five hard (and very dusty) hours. **Because *making a difference in our neighbors' lives* is more than just a powerful promise — it's CoastHills' vision.** We show up each and every day committed to supporting the Central Coast beyond financial services. And with more than just donations and sponsorships. **At CoastHills, we have a genuine desire to help the people of our community live better, more secure lives.**

Lending and Financial Access that Makes a *Meaningful Difference*

Total consumer loans to CoastHills members: **12,498 for \$320 million**

Serve the underserved. People helping people. These values are what make credit unions unique. As a cooperative, we are proud to provide consumer loans with fair and affordable rates, helping expand access to credit and making financial stability more within reach for our members. In 2025, **47%** of our consumer loans were funded to low-income designated borrowers. We also funded **511** CashPlease® loans, an emergency cash loan that helps members avoid the cycle of payday lending or the use of other predatory and high-rate lending products.

Total loans to Central Coast businesses: **\$44 million**

Locally owned businesses play an important role in the economic vitality of the Central Coast, and we're honored to support their growth and success — each one has a story worth sharing. Local entrepreneurs Arpad and Adela Soo have a long-standing banking relationship with Cathy Cachu, CoastHills VP Business Development. When Arpad and his partners, Tim Ronda and Brian Starr, completed construction on a beautiful new senior living community, Cuesta Rosa Senior Residence, they were prepared to refinance with the bank that funded the construction project only to have the original loan terms changed at the last minute. Disappointed but confident, Mr. Soo told his partners, "Let's try my bank." We quickly assembled our lending team, toured the new facility, and clearly outlined a multi-million-dollar commercial real estate loan with straightforward terms and a firm commitment, no surprises and no last-minute changes. Weeks later, the deal closed exactly as promised, reinforcing that for Mr. Soo and his partners, it wasn't just about financing a building — it was about working with a banking partner they could trust to stand by their word. Most importantly, San Luis Obispo County now has another assisted living care facility, helping meet a vital need as the shortage of senior care facilities and housing options grows with an aging population.

Providing *Much Needed Support* During Hardships

- Assisted **77** members with payment relief on loans totaling more than **\$1.4 million** during the government shutdown.
- Provided payment relief for **13** loans from members affected by the Los Angeles Wildfires, as well as donating **\$5,000** to CUAid, an organization that provides grants to credit union employees and volunteers impacted by natural disasters.
- Skipped payments for **35** loans to members experiencing financial hardship. Eligible members elected to skip **4,964** payments with our Skip-A-Pay program, providing quick access to funds on their schedule and terms.



Giving Back Through *Education and Financial Literacy*

- Facilitated Bite of Reality experiences for **347** high school seniors, teaching them the importance of budgeting and thoughtful spending before graduation.
- Donated **\$103,550** to local schools and colleges — supporting initiatives such as student scholarships, athletics, arts programs, and Parent Teacher Organizations throughout the entire Central Coast.
- Facilitated **eight** financial literacy courses for community members through Goodwill Central Coast's Job Readiness Program.
- Completed our three-year, **\$45,000** commitment to the United Way of Santa Barbara County's Literacy 2.0 campaign, providing valuable resources and financial education to elementary school-aged children in Northern Santa Barbara County.

We Know *Every Dollar And Donation Counts*

- Contributed **\$34,000** through *All In*, our voluntary giving program fully funded by CoastHills employees. In 2025, **24** employees were chosen to direct funds to support organizations near and dear to their hearts, representing the collective values of all our employees.
- CoastHills Community Foundation's 16th annual Rancho Vino raised an incredible **\$80,000** for Future for Lompoc Youth — a nonprofit giving local teens access to mentoring and career and college readiness programs.
- Hosted a drive collecting **more than 400** bath towels for El Camino Homeless Coalition (ECHO) Atascadero's shower program, which provides warm showers five nights a week for anyone in need.
- Committed **\$50,000** towards Arroyo Grande Community Hospital Foundation's Excellence campaign — a five-year effort to bring advanced imaging technology and private patient rooms to local families seeking care.
- Partnered with local credit unions to participate in San Luis Obispo County's Investing in Kindness drive during the holiday season, providing gifts to **2,799** children and seniors in need.

In all, CoastHills was honored to provide \$480,418 in community donations and coordinated volunteer hours to 182 local organizations.

