



Serving members of modest means is a strategic priority for Coastal and is integral to who we are: a purpose-driven credit union that stands for and acts on something bigger than just our products and services.

At Coastal, we care deeply about our members, employees, and the communities we serve. We know that people are healthier overall when they have:

- The confidence to manage their day-to-day finances
- The capacity to absorb a financial shock
- A partner to help them meet their financial goals
- The financial freedom to make choices in life

Modest Means Financial Impact		2025
Total Loans Sub-Prime (Under 620 credit score)		\$310,612,129
First Time Home Buyer Mortgage Loans (FTHB)		\$288,759,949
Total Loans Near-Prime, Sub-Prime & FTHB		\$1,019,505,494
Donations, Volunteer Hours & Sponsorships		\$2,241,307
Low-Income Designation (LID) Penetration Demographics		
Members in LID ZIP Codes		154,993
% of Total Members in LID ZIP Codes		45.1%
Members with Checking Accounts in LID ZIP Codes		54,688
% of Total Members with Checking Accounts in LID ZIP Codes		35.3%
Member Deposits in LID ZIP Codes		\$1,246,383,308
% of Total Member Deposits in LID ZIP Codes		24.1%
Member Loans in LID ZIP Codes*		\$1,990,916,187
% of Total Member Loans in LID ZIP Codes		36.2%

Note: NCUA periodically releases updated LID area calculations. 2025 reflects the updated calculations.
*Includes mortgages in the servicing portfolio.

Members of Modest Means

Defining Modest Means:

"People who earn less than 80% of the local area median household income; have limited assets, no safety net to weather a crisis; and/or lack adequate access to affordable basic needs and the resources necessary to live each day free from constant financial stress."

Defining the term, for Coastal and our industry, allows us to measure and evaluate the impact we are making on the lives of this portion of our membership.



IBM Day with Coastal Credit Union

Financial Well-Being

No matter where you are in your financial journey, Coastal is committed to helping you take the next step on your path to Financial Well-Being. We can help members gain awareness of their current financial state, and then create clarity around setting goals, make a plan to achieve them, and take actions needed to succeed.



Financial Education Sessions for Schools, Nonprofit Organizations and Affiliated Employer Groups

1,085 financial education sessions, reaching 11,342 individuals



Free Seminars

13 Coastal Wealth Management events including seminars and webinars, client events and community impact partnerships, 17 Daymark Realty homebuyer seminars, and 4 after hours branch events

In 2025, our efforts included:



Modifying 1,887 consumer loans to help members stay current on their loan obligations



Modifying 38 mortgages to help members remain in their homes



Creating 329 Wealth Management financial plans as a complimentary service to members¹

1. Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA / SIPC). Insurance products are offered through LPL or its licensed affiliates. Coastal Credit Union and Coastal Wealth Management are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Coastal Wealth Management and may also be employees of Coastal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Coastal Credit Union or Coastal Wealth Management. Securities and insurance offered through LPL or its affiliates are: Not Insured by NCUA or Any Other Government Agency, Not Credit Union Guaranteed, Not Credit Union Deposits or Obligations, May Lose Value.