



April 2019

Newsletter

[View in browser](#)

www.coastlinefcu.org



Have an auto loan at another institution?

Want to lower your rate or monthly payments? Let us help refinance and drive down your payment!

PLUS: Earn 1% Cash Back up to \$200 and enjoy 90 Days with NO Payments.

All of our auto loans are processed right here in Jacksonville, so you'll get friendly and local service every step of the way.

[Refinance today!](#) (Certain restrictions apply)



7 Signs You're Living Beyond Your Means And How To Fix Them

1. You're carrying a credit card balance from month-to-month
2. You stress about bills
3. You can't save 5% of your monthly income
4. You don't have emergency and rainy-day funds
5. Your mortgage payment eats up more than 30% of your monthly income
6. You lease a car you can't afford to buy or finance
7. Your financial decisions are influenced by your friends' spending habits

If you're in over your head, Coastline can help! Stop by today and our offices and we will be happy to guide you out of any financial mess.

[Learn more with Coastline Investment Services](#)



What's the Best way to Finance a Home Renovation?

A HELOC is an open credit line secured by your home's value. HELOCs have adjustable interest rates and have a "draw" period for accessing the funds.

Here are the benefits of a HELOC:

- **You'll save money**
HELOCs help you stick to your budget since you can withdraw money from your line of credit as needed, instead of all at once. Upfront costs for HELOCs also tend to be lower than those of other loans.
- **You're improving your home's value**
It makes sense to borrow against your home's equity in order to add to its value. When you sell your home, a HELOC may actually pay for itself, and then some.

[Click here](#) today to get started on your HELOC application!



Dollar Stores: Are They Worth The Price?

Q: I love browsing dollar stores, but often end up spending more than planned or regretting purchases. Are dollar stores worth the price?

A: Dollar stores can be spending traps, but they can also be a great way to snag bargains. It's all in how you plan.

[Read on to learn how to get the best deal at the dollar store.](#)



[Contact Us](#) • [MyCoast](#) • [Privacy Policy](#)

This email is being sent from Coastline Federal Credit Union, PO Box 47410, Jacksonville, FL 32247-7410. Copyright © 2019 Coastline Federal Credit Union, All rights reserved. You are receiving this email because you opted in to receive marketing information from Coastline Federal Credit Union.

[Subscribe](#)

[Past Issues](#)

[Translate](#) ▼

Federally Insured by NCUA • Equal Housing Lender