

HAPPY NEW YEAR

CEO's New Year Message

With the end of the 2011 year and the heralding of the 2012 year, I thank all members for their patronage, as it is the loyalty and support of members that enables our credit union to continue to deliver on the commitment to enhance the financial and social well being of members and their communities.

At Holiday Coast Credit Union we have a simple philosophy that we know reflects the wishes of you and all of our members who are our customers and our owners...

Like you, we try not to make promises we cannot keep.

Like you we want to be the best we can.

We want to keep moving forward, proud of what we have achieved.

We want to work to live, not live to work.

We want to be advised, not be told.

We want to deliver solutions, not problems.

We want to:

- provide for our family
- have our own home
- educate our children
- save and invest wisely and plan for the future
- hold onto the right job and enjoy our holidays
- be free of debt and relax in retirement

We know this as we live, work and play here too.

In 2012, we at Holiday Coast Credit Union look forward to continuing to deliver on this philosophy and in so doing provide for you our quality award winning financial products and services with our award winning customer service.

As you are looking at New Years resolutions, I invite those of you that have never experienced the full Holiday Coast Credit Union difference to make the switch and let the team at Holiday Coast, look after all of your financial needs.

I guarantee that you will very quickly experience the difference and the sense of belonging as we at Holiday Coast deliver the promise of Holiday Coast Credit Union... every day that you do business with Holiday Coast Credit Union is a great day.

On behalf of all at Holiday Coast Credit Union, I wish you a happy, healthy, safe and prosperous 2012.

Neville Parsons
CEO
28 December 2011