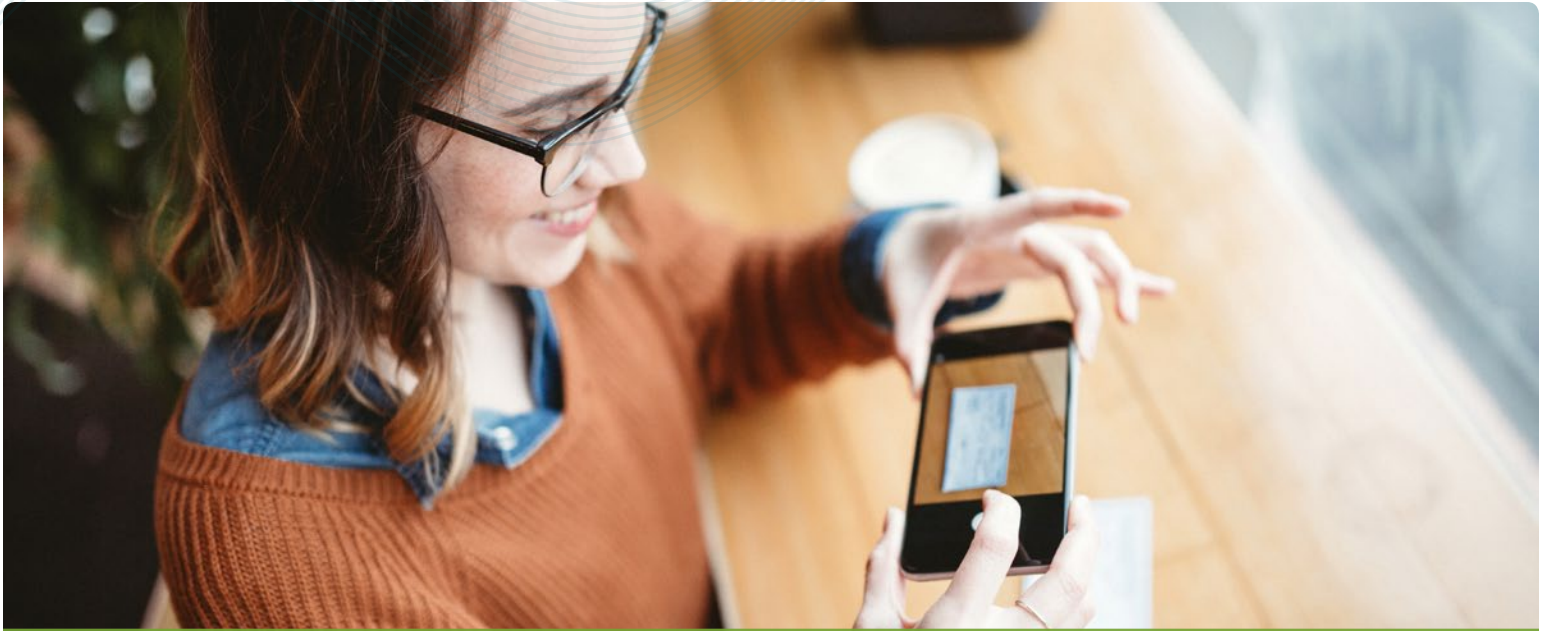


SYNAPSES

Financial information for both sides of your brain



MOBILE CHECK DEPOSIT— ANYTIME, ANYWHERE CONVENIENCE AND SECURITY

As much as we love to see you, we know you have better things to do with your time than visit us to deposit a check. Now with **Mobile Deposit** you can deposit checks anytime, anywhere. It's simple:

- 1 Endorse the check.
- 2 Launch the Mobile Banking app and tap the "Deposit Check" icon.
- 3 The app will walk you through entering the amount of the check and taking a photo of the front and back.
- 4 Tap "Submit," and you're good to go!
- 5 You'll receive a confirmation message.
- 6 Now you can get on with more important things!

Your funds will be available usually within one business day, and there are no fees or charges. **It's fast, free and easy!**

Mobile Deposit is available through our Mobile Banking app, so if you haven't downloaded it, now is the ideal time.

ANNUAL MEETING RECAP

Our CSFECU Annual Meeting was held on January 25, and we had the privilege of sharing some truly amazing accomplishments from the past year. Here are some highlights:

- Positive membership growth** for the first time in over 14 years. Nationally, credit unions are seeing slow growth, and we are pleased to be bucking the trend with our superior services and personal service.
- For the second year in a row, we paid a 0.25% **bonus dividend** to members in the 4th quarter.
- Our total assets, one measure of our organization's size, grew by \$3.8 million, from \$132.4 million to \$136.2 million.
- The total dollar amount of loans we funded in 2017 grew by 24%.
- We funded 180 auto loans totaling over \$4.4 million—the highest in over 10 years.
- Free Checking** announced in June.
- Lowered minimum share from \$50 to \$5.
- Extended our streak of Bauer 5 Star Ratings to 30 consecutive quarters.
- For the second straight year we were listed in the **top 2% of Healthiest Credit Unions Nationwide** from DepositAccounts.com.
- Announced our field of membership expansion to serve those who live, work, or worship in Humboldt, Trinity, or Del Norte counties.

We thank you, our loyal members for every one of these accomplishments.

HOME EQUITY LOAN OR LINE— NO APPRAISAL OR CLOSING COSTS

Need cash for home improvements or another important use? There's never been a better time! We are covering the appraisal fee and closing costs when you open a Home Equity Loan or Line with us.¹

HOME EQUITY LOAN

Term: 15 years

Rate: 6.50% / 6.51% APR²

HOME EQUITY LINE OF CREDIT

Term: 7-year draw; 22-year repay

Variable Rate³: 4.00% APR

CALL US TODAY AT 800-440-8662.

¹Appraisal fee and closing costs are waived with a minimum draw amount of \$20,000. Loan or credit line must be open for a minimum of 3 years. Loan or credit line closed prior to 3 years of the open date is subject to reimbursement of all original waived fees and will be added to the payoff balance. ²APR – Annual Percentage Rate. ³Variable Rate: Variable adjusts every January 1st and July 1st. Index is the 1 Year-Treasury Bill plus a 1.75% margin rounded up to the nearest quarter percent. Maximum change per change date is 1.00%. Maximum cap is 9.75% APR. Payments are amortized over 22 years or \$100, whichever is greater. Rates and terms effective 03/01/2018. 80% of appraised value less balance of First Mortgage. All rates apply to owner-occupied, single family dwellings located in the state of California. The APR is based on a loan amount of \$100,000. Loan approval subject to credit, income and property appraisal. Rate is not locked until final loan approval. All terms and conditions are subject to change without notice. Call representative for additional details at 800-440-8662.



FINANCIAL LITERACY STARTS HERE

As a parent, you instill good moral values and financial guidance in your children. Help your son or daughter toward a secure future by teaching financial responsibility early with a free checking account from the Credit Union.

“ I wanted to teach my kids how to be financially responsible. I opened a checking with a debit card and transfer their weekly allowance into their account. They are responsible for tracking their money by using their smartphone. They pay for their own items, including clothes. It's amazing the difference this has made. Now they watch for sales and are careful how they spend their money. Prior to this, I was their unlimited cash supply. This has taught them the value of money and prepared them for what lies ahead.” Debbie L. – Member

NOTE —FROM— THE CEO

As you can see from the Annual Meeting recap (opposite page), 2017 was a breakout year for our credit union. And 2018 is looking to be even better!

- I'm pleased to announce we have chosen our new name, **Compass Community Credit Union**. A special thank you goes out to Bonnie Cook—our contest winner. We chose Compass because it incorporates both attributes from the area, as well as our new tag line, “Guiding you to better banking.”
- We are excited to announce plans for our **new Arcata branch** have been finalized and work will begin shortly. We anticipate an opening later this year.
- Once again, we are thrilled to announce we've been presented with another **5-Star Rating** from BauerFinancial for the first quarter in 2018. This marks 31 consecutive quarters we have earned this prestigious award.

And these are just the highlights of this year, as everyone on our staff works to make this the very best financial institution in the region. Thank you!

Ray F. Litchfield, *Chief Executive Officer*

**OPEN A SAVINGS ACCOUNT WITH
— JUST \$5 MINIMUM BALANCE —**

HOLIDAYS/CLOSURES

Memorial Day - May 28
Independence Day - July 4

OFFICE LOCATION

321 Wabash Avenue
Eureka, CA 95501
707-443-8662 • 800-440-8662

OFFICE HOURS

Mon, Tue, Thu, Fri: 9:00–3:00
Wed: 11:30–5:30

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