



## The NEW Compass Debit Card: Good Looking, and Smart Too!

Not only does the new Compass Debit Card look great, but it offers these great features:

### Faster Transactions

- Your new card includes the latest chip technology
- “Contactless” means you don’t have to insert your card
- Save time every time you tap

### Secure Transactions

- Chip and contactless transactions both include a unique code, helping to protect against fraud and keep your information safe
- Unique keys protect the information on your card
- Contactless transactions only work within 1 – 2 inches from the point-of-sale terminal

And, you don’t need to take any action right now. You will automatically receive your new card before your current card expires.

In addition, we are offering instant debit card issuance inside the branches. If your card is damaged or you’ve had fraudulent transactions, we can issue you a new card on the spot.



## A Letter from the CEO

Can you believe 2024 is here?

One of my favorite developments from the past year was the announcement that Compass Community Credit Union accounts are now insured for up to \$1,250,000. This coverage is provided by a combination of National Credit Union Administration (NCUA) insurance and American Share Insurance (ASI) private insurance. The NCUA’s basic federal coverage insures credit union members’ deposits up to \$250,000. Most financial institutions stop there. However, Compass accounts exceeding the maximum coverage provided by NCUA are also insured for up to an additional \$1,000,000 by ASI. Our members have the peace of mind knowing that, depending on account types held and ownership structure, their accounts may be insured for up to a total of \$3,750,000. Best of all, this coverage costs nothing to our members!

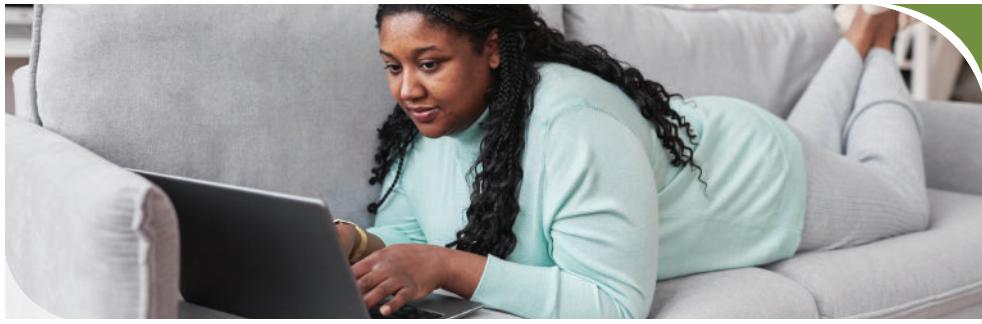
Another big announcement from last year happened in November, when we introduced contactless debit cards with the new design — along with instant issue inside the branches. These contactless cards have several new features, so please refer to the section in this newsletter for more information.

In closing, I’m happy to report we have maintained a 5-star BauerFinancial rating for 54 consecutive quarters, maintaining our distinction as an “Exceptional Performance Credit Union.” This is quite an honor, and I’m thrilled we can achieve this because of our strong membership and outstanding staff, who go above and beyond to serve our members!

Sincerely,

**Ray F. Litchfield, Chief Executive Officer**

*Ray F. Litchfield*



## Member Account Verification Audit Update

The Credit Union has retained a new CPA firm, Nearman, Maynard, Vallez, to perform our annual member account verification audit, as of 12/31/2023. Some members will now receive correspondence directly from the audit firm regarding the accuracy of their account information. We encourage you to respond accordingly if asked to do so.

## Compass in the Community — A Look Back at 2023

Here's a handful of some of the great organizations and events we were involved with last year.

- American Cancer Society
- Boys & Girls Club Eureka
- Cal Poly Humboldt
- Henderson Center Merchants
- Humboldt Crabs Baseball Team
- Northcoast Children's Services
- Northcoast Environmental Center
- Northern California Community Blood Bank
- Redwood Acres Fair - Jr. Livestock Auction
- Redwood Teen Challenge
- Sequoia Humane Society



Plus several local schools and many more wonderful local organizations!



## Directional Checking: Pointing You Toward Higher Rates!

With a Directional Checking Account from Compass Community Credit Union, the higher your balance, the higher your interest rate. The only requirements are that you have Direct Deposit, free online banking with e-Statements, and make a minimum of 10 Debit Card purchases each month.

Visit [CompassCCU.org](https://CompassCCU.org) to open your account online today.

## Holiday Closures

Monday, January 15, 2024 — MLK Day  
Monday, February 19, 2024 — Presidents' Day

## Annual Meeting Set for January 23

All members are invited to join us for our Annual Meeting on Tuesday, January 23, 2024, at 6:00 pm. The meeting will be held at the **Henderson Center Branch**, located at 2861 E. Street, Eureka.

Here's a brief overview of what you have to look forward to.

- Quick review of all the upgrades we put in place last year
- What's new for 2024
- Meet and greet the board, CEO, and staff
- Door prizes for everyone who attends

Visit [CompassCCU.org/meeting](https://CompassCCU.org/meeting) for more details. We look forward to welcoming you — don't miss out!

## Changes to Our Terms and Conditions

There have been some changes to the terms and conditions of your Compass Community Credit Union account(s). To review those changes, please visit [CompassCCU.org/T&C](https://CompassCCU.org/T&C)

Follow us to stay up to date



## Locations

### Arcata Branch

1033 G Street, Arcata, CA 95521  
9am - 5pm Monday - Friday/24-hour ATM

### Henderson Center Branch

2861 E Street, Eureka, CA 95501  
9am - 5pm Monday - Friday/24-hour drive-up ATM

### Corporate Office

321 Wabash Avenue, Eureka, CA 95501  
Phone: 707-443-8662

### Mailing Address

PO Box 1268, Eureka, CA 95502

