



## Online Banking

Check out our new Online Banking experience! To enroll, visit [CompassCCU.org](https://CompassCCU.org) and click on the “Online Banking Login” at the top right of the home page.

After you enroll for Online Banking, you can use the same credentials to log in to our updated Mobile app. Current mobile users will need to update the app, if you haven’t already done so.



## A letter from the CEO.

As you know by now, the new system upgrade was completed and launched on September 1, 2020. We partnered with one of the most advanced and well-respected financial software companies in the country. This upgrade will enable us to streamline workflows so that we may serve you faster and more efficiently. Best of all, it will also allow us to offer you new and enhanced products and services.

In other news, Compass Community Credit Union received another 5-star rating from BauerFinancial. In fact, we have received this achievement for 41 consecutive quarters. Earning a 5-star rating indicates financial strength and stability, excelling in areas of capital adequacy, profitability, asset quality, and much more.

On behalf of everyone at Compass, thank you for your continued support.

Sincerely,  
Ray F. Litchfield, Chief Executive Officer

*Ray F. Litchfield*



## Rates as low as 1.99% APR\* on the purchase of new or used vehicle

- Get pre-approved before you buy
- Refinance and lower your payment
- Fast, easy approval process
- Terms up to 84 months
- Up to 120% financing, including tax, license, and fees\*\*

Apply online at [CompassCCU.org](https://CompassCCU.org)

\* APR – Annual Percentage Rate. Up to 60 months financing at 1.99%.

\*\* 120% maximum loan-to-value (LTV) which is MSRP/Retail Kelley Blue Book Value. Tax, license & warranties can be added in addition to the 120% LTV. Applies to vehicles 2019 or newer.

115% maximum loan-to-value (LTV) which is MSRP/Retail Kelley Blue Book Value. Tax, license & warranties can be added in addition to the 115% LTV. Applies to vehicles 2010-2018.

For a \$15,000 car loan with a 60-month term at 1.99% APR, the monthly payment will be \$262.86. All extensions of credit are subject to credit approval. All terms and conditions are subject to change without notice. Offers may be withdrawn at any time. Autos older than 2010 will be considered on a case by case basis. Rates above as of 09/01/2020. Offer not valid on current CompassCCU loans – some restrictions apply.



## Call for Nominations

If you would like to be considered for nomination as a Board member candidate, please submit a letter of intent (including a statement of qualifications and biographical data) to our Nominating Committee on or before November 13, 2020. Board member terms are three years and open to current members, age 18 or older.

New Board members will be elected at the Annual Meeting. The Annual Meeting will be on Tuesday, January 26, 2021. If the number of nominees advanced by the committee equals the number of positions to be filled, the credit union may declare those nominated to be elected as Board members. If however, the number of nominees exceeds the vacancies, elections will be determined by a plurality of vote by printed ballot during the Annual Meeting.



## The right credit card for your lifestyle.

Whether you have an excellent credit score or are working toward building one, we have a Visa® credit card for you. Visit [CompassCCU.org](https://CompassCCU.org) or ask an associate for details.

## Annual Meeting

The Annual Meeting is currently scheduled for Tuesday, January 26, 2021. However, due to the uncertainty of COVID-19, please watch for updates by visiting [CompassCCU.org/meeting](https://CompassCCU.org/meeting).

## Holiday Closures

- Monday, October 12, 2020 – Columbus Day
- Wednesday, November 11, 2020 – Veterans Day
- Thursday, November 26 & Friday, November 27, 2020 – Thanksgiving
- Thursday, December 24, 2020 – Closing at noon for Christmas Eve
- Friday, December 25, 2020 – Christmas Day
- Thursday, December 31, 2020 – Closing at noon for New Year's Eve
- Friday, January 1, 2021 – New Year's Day

## Money Savings Tip

**Is your wallet suffering from too much caffeine?** Instead of getting your daily coffee from your favorite barista, give your wallet a break and make it yourself. It's an easy way to save money – even if you splurge on a premium blend.

## Follow us to stay up to date



## Locations

### Arcata Branch

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

### 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

