



When it comes to buying or refinancing a car, we can steer you in the right direction!

Considering a new car? Compass can help. Use our online tools to shop inventory and save time and money. You can research, compare vehicles, and obtain Free CarFax® information, all at your fingertips. Visit CompassCCU.org to start your shopping.

Now is a great time to purchase or refinance your car, thanks to auto loan rates as low as 0.99% APR* for up to 36 months on vehicles 2020 or newer. Other rates and terms available. Certain restrictions apply, visit CompassCCU.org.

*APR — Annual Percentage Rate.

Refer a Friend

This is your last chance to refer a friend to Compass, and if that friend joins, along with opening a checking account or loan, you'll both be automatically entered for a chance to win \$700. For complete details, visit: CompassCCU.org/refer.

New members can apply online and must enter "Refer" in the promo code field, along with the referring person's full, legal name, in order for both to be entered. New members need to qualify for membership. A savings account with a \$5 minimum deposit is required for membership. Checking accounts and loans are subject to credit approval. Rates, terms, and conditions can change anytime without notice. Offer ends 12/31/2021.

A letter from the CEO

In challenging times like these, it's important to focus on the bright spots. Which is why I'm proud to share the news that Compass Community Credit Union received another 5-star rating from BauerFinancial.

This is the 45th consecutive quarter that Compass has earned this top rating. In addition, this designation is only available to the top 10% of credit unions — institutions that have earned and maintained the 5-Star rating for longer than 90% of their peers. Earning a 5-star rating indicates financial strength and stability, excelling in areas of capital adequacy, profitability, asset quality, and much more. It means that Compass is a financial resource you can rely on through life's ups and downs.

With the holiday season around the corner, remember, Compass is here to help. With local leadership and in-house decision making, we can approve your loan quickly. We offer terrific low rates on new and used autos, home mortgage, home equity lines of credit, personal loans, and VISA credit cards. Visit our website at CompassCCU.org for more information.

Thank you for putting your trust in us. We look forward to serving you for years to come.

Sincerely,

Ray F. Litchfield, Chief Executive Officer

Ray F. Litchfield



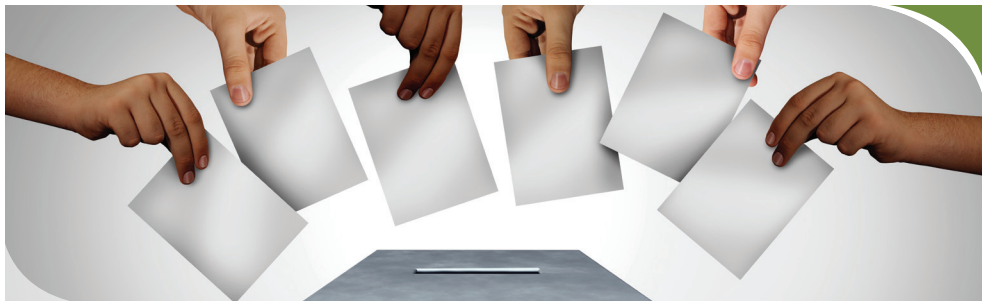
International Credit Union Day is October 21, 2021

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized worldwide to reflect upon the credit union movement's history, promote its achievements, recognize hard work, and share member experiences. Since 1948, ICU Day® has been celebrated on the third Thursday of October.

The ultimate goal of this day is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world and give members the opportunity to get more engaged.

This year's ICU Day theme, "Building financial health for a brighter tomorrow," reflects the way credit unions contribute to a brighter future by working to improve members' financial well-being. It is at the heart of the mission and structure of credit unions. The essence of this commitment is reflected in each institution's bylaws, and it is something credit unions have been doing for more than 100 years.

We invite you to stop into one of our branches and enjoy some refreshments and a chance to win prizes!



Board of Directors and Supervisory Committee

There are two Board of Director positions and two Supervisory Committee positions up for re-election. The term is three years for these positions. If you would like to be considered for nomination as a candidate for the Board of Directors or Supervisory Committee, nominations may be made by members by means of petition(s). Such petition(s) must be signed by one-twentieth (1/20) of one percent (1%) of the members entitled to vote but not less than one hundred (100), nor more than five hundred (500) of such members' signatures. Such petition(s) shall be delivered to the Treasurer/Secretary of the Credit Union by November 12, 2021. Along with the signed petition, candidates are asked to submit a letter of intent (including a statement of qualification and biographical data). Positions are open to current members, age 18 or older.

If no more nominations for vacant positions are received than the number of vacant positions, the credit union may, without further action, declare that those nominated and qualified to be elected are elected. If, however, the number of nominees exceeds the vacancies, elections will be determined by a plurality vote by printed ballot during the Annual Meeting.

Annual Meeting Announcement

Our Annual Meeting is scheduled for Tuesday, January 25, 2022.

However, due to the uncertainty of COVID-19 and changing guidelines, please watch for updates by visiting CompassCCU.org/meeting.

Holiday Closures

Monday, October 11, 2021 — Columbus Day

Thursday, November 11, 2021 — Veterans Day

Thursday, November 25 and Friday, November 26, 2021 — Thanksgiving

Friday, December 24, 2021 — Closing at noon for Christmas Eve

Friday, December 31, 2021 — Closing at noon for New Year's Eve

Celebrate International Credit Union Week

We're commemorating International Credit Union (ICU) Day with a promotion that lasts an entire week. Simply use your Compass debit card between October 18-22, 2021, and you'll automatically be entered with a chance to win great prizes! For more details, visit: CompassCCU.org/debitpromo

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
Mailing Address: PO Box 1268, Eureka, CA 95502
Phone: 707-443-8662

