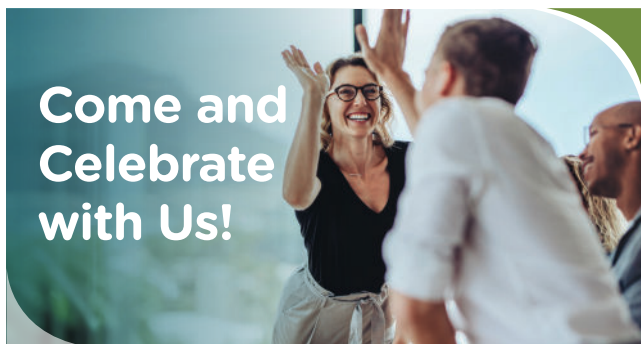




International Credit Union Day is October 19

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



Come and Celebrate with Us!

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

The 75th anniversary of International Credit Union Day will be celebrated on Thursday, October 19, 2023.

We invite you to stop by one of our branches and enjoy some refreshments to celebrate with us!

A Letter from the CEO

I can't believe how fast this year is flying by. In looking back, one of our biggest accomplishments was the introduction of additional share insurance coverage. Our members are now insured for up to \$1,250,000 each. This coverage is provided by a combination of National Credit Union Administration (NCUA) insurance and private insurance from American Share Insurance (ASI). The NCUA's basic federal coverage insures credit union members' deposits up to \$250,000. Most credit unions — and banks (via FDIC coverage) — stop there. But Compass members are also insured for up to an additional \$1,000,000 by ASI.

I am also pleased to announce that BauerFinancial, Inc., the Nation's Premier Credit Union and Bank Rating Firm, proudly acknowledges that Compass Community Credit Union has earned its highest, 5-Star rating once again. That makes 53 consecutive quarters — quite a feat! Maintaining its financial strength and stability through the past decade has also earned Compass the distinction of "Exceptional Performance Credit Union." This designation is reserved solely for those institutions that have earned and maintained a 5-Star Rating for 10 years (40 consecutive quarters) or longer.

In other news, we will soon offer instant issue debit cards inside the branches. Watch for details, as we will announce this in the coming months. I will also have more information to share and will provide a 2023 recap with you at our annual meeting on January 23, 2024. Save the date; I look forward to seeing you there.

Again, thank you for your loyal membership. Our team is here to serve you and we would like you to think of Compass for all your financial needs. As you know, we have some of the best rates in town, both for deposits and loans. Please feel free to call our team anytime you have a question or need assistance at 707-443-8662.

Sincerely,

Ray F. Litchfield, Chief Executive Officer

Ray F. Litchfield



Fraud Alert: We've Got Your Back!

Fraud is becoming more of a problem in this day and age. To help fight this disturbing trend, Compass offers free Fraud Alert text messages to help keep your debit card secure. All members with debit cards and a mobile phone number on file with us are already automatically enrolled.

You will only receive a text if we detect a suspicious transaction. You can respond once you receive an alert. If you wish to opt out of this service, you will be able to do so at that time.

This is a great, no-cost benefit to members — and so handy when you need access to your account using your debit card, especially when our office is closed or when you are traveling out of the area.

To make sure you can get these alerts, make sure we have your current mobile phone number on file. If you have any questions, call us at 707-443-8662 extension 2.

Straight from the Mouths of Members

Here's what Compass members have been saying...

"Excellent customer service. I opened my accounts at Compass because I was impressed by the great customer service. I have not been disappointed."

– Member Rebecca C.

"Very happy with the service always. Friendly and knowledgeable staff. Clean and quiet lobby, always a quick and seamless interaction."

– Member Emily B.

"Always prompt and courteous help with what is needed. Love the ATM and online access also." – Member Linda T.

Call for Board Nominations

There are currently two director positions up for re-election on the Credit Union Board. 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 mailed to P.O. Box 1268, Eureka, CA 95502 c/o Secretary of the Credit Union, postmarked no later than November 14, 2023. 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 all 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.

Holiday Closures

Monday, October 9, 2023 — Columbus Day
Thursday, November 23 and
Friday, November 24, 2023 – Thanksgiving
Monday, December 25, 2023 – Christmas Day
Monday, January 1, 2024 – New Year's Day

Annual Meeting Date Set

Mark your Calendar: The Annual Meeting is scheduled for Tuesday, January 23, 2024. Please watch for updates by visiting CompassCCU.org/meeting

Deposit Checks without Going to a Branch or ATM

How? Just download the Compass app and manage your account anytime, anywhere. You can track transactions, attach receipts, and add notes. You can even make check deposits from anywhere using just a smartphone — and skip a trip to the branch. For more information, visit CompassCCU.org.

Update for Quicken Users

Members who use the convenient Quicken personal finance tool can now download their Compass accounts directly into Quicken. To access, sign in and click on the account you wish to download. Click on the "down arrow" located next to the printer icon. Under "file type," click on the arrow, then select "Quicken." Choose the date range, then click on the "Download" button to process.

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

