



A Letter from the CEO



Happy New Year from all of us at Compass.

Looking back at 2022, there are a number of achievements and accolades of which I am particularly proud. First and foremost, we notched positive net income and loan growth.

We also:

- Launched a fraud alert service to notify members of suspicious debit card transactions
- Introduced outgoing wire transfers
- Maintained a 5-star BauerFinancial rating for 50 consecutive quarters, earning the added distinction of “Exceptional Performance Credit Union”

I'm also proud of our continued involvement in the communities we serve. Here are just a few of the ways we made an impact last year:

- In September, a Compass team participated in the Coastal Clean-Up
- We supported the 2022 Pastels on the Plaza for the benefit of North Coast Children's services – kudos to our team member Taylor Vitale for representing Compass in this wonderful community event
- Our Henderson Branch team participated in the Henderson Center Halloween Trick or Treat event this year — a huge success with lots of families and kids enjoying collecting treats from the local community
- Our Henderson Branch team also participated in the Annual Henderson Center Open House...it was a great event to kick off the holiday season!

In closing, I invite you to join me in congratulating Linda Perez-Ramirez, Sr. Member Service Representative at the Henderson Center branch, on her 20th year of service at Compass Community Credit Union!

I'm looking forward to making the most of 2023 together.

Sincerely,

Ray F. Litchfield, Chief Executive Officer

Ray F. Litchfield



The Directional Checking Account

Looking for a free checking account that's truly free — and pays interest?

Look no further than the Directional Checking Account from Compass Community Credit Union. With Directional Checking, 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 to open your account online today.

Disclosure: *APY - Annual Percentage Yield. Monthly direct deposit, enrollment in online banking with e-statements and 10 debit card purchases (ATM transactions not included) are required. If all requirements are met, you will earn the corresponding APY listed in the chart above based on your average daily checking account balance. There is a grace period for the month in which you open your account. The requirements will not be enforced until the following month. Dividends are compounded monthly based on your average daily balance and correspond to the entire average daily balance. After the first month, if you do not meet the requirements, you will earn the Tier 1 APY.

Rates as of 12/01/2022 are subject to change at any time without notice.

Here are the current rates at various balance tiers*

	Balance Requirement	APY*
Tier 5	Balance \$150,000.01 +	3.04%
Tier 4	Balance \$75,000.01 - \$150,000	2.02%
Tier 3	Balance \$25,000.01 - \$75,000	0.90%
Tier 2	Balance \$0 - \$25,000	0.50%
Tier 1	All Balances (conditions not met)	0.01%

Member Benefits for Tax Season and Beyond

It's tax season, and now is a great time to save.

TurboTax guarantees 100% accurate calculations so you can get your biggest possible refund. With TurboTax Live, you can even talk with a tax professional onscreen for unlimited advice and a final review of your return. Member options start at \$59.00 for federal filing.



H&R Block. Whether you want to meet in-office, via drop-off, or send your documents virtually, let the tax professionals do the rest. PLUS, members who did not file with H&R Block last tax season receive \$25 off their tax preparation; returning H&R Block customers get the Tax Identity Shield® add-on for free.



Here are some other benefits:

SimpliSafe home security. SimpliSafe is the fastest growing home security company — protecting over three million Americans.



- There are no hidden fees, no middlemen, and absolutely no long-term contracts
- 24/7 professional monitoring and police dispatch

Members get a free home security camera plus 2 free months of 24/7 professional monitoring (\$150 value) with the purchase of a new SimpliSafe security system.

IdentityIQ Members can save up to 35% on identity theft protection and credit report monitoring plus \$1 million in identity theft insurance from IdentityIQ. Stay on top of your credit scores and protect your identity. Select your plan and receive your member's-only discount.



Car Shopping Made Easy

Looking to buy a new or used car? Search inventory and save time and money. Take advantage of free CarFax® reports, vehicle comparisons, and more.

To learn more about these member benefits, visit CompassCCU.org/membership/benefits

Annual Meeting

The Annual Meeting is currently scheduled for Tuesday, January 24, 2023. Visit CompassCCU.org/Meeting for details.

Holiday Closures

Mon., January 16, 2023 — Martin Luther King, Jr. Day
Mon., February 20, 2023 — Presidents' Day

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

Mailing Address

PO Box 1268, Eureka, CA 95502

