



## We're celebrating the one-year anniversary of our two new branches.

Both facilities were designed to offer a modern comfortable feel with state-of-the-art technology. Our goal is to provide our members with a better banking experience.

**To celebrate, we are offering a 1.50% APY\* on a 15-month Term Share Certificate. Stop in to one of our branches to open your account.**

\*APY-Annual Percentage Yield. Only one certificate per member. Minimum deposit to open is \$500, new money only. New money is funds currently not on deposit with Compass. Penalty for early withdrawal. At maturity, the certificate will automatically renew at the current 12-month rate unless notified in writing prior to the maturity date. Offer, terms, and conditions are subject to change or discontinue at any time, without notice. Offer expires May 31, 2020.

## A letter from the CEO.

At Compass, it's always been our goal to give our Members a better banking experience. We opened two new branches to make banking with us more convenient. We created our Directional Checking to help you earn more interest on your money. We even made it possible for you, your family, and your friends to open an account online. Now, while they've all been pretty big steps toward our better-banking goal, this year we'll be taking the biggest step yet.

On Monday, August 31st, we will be upgrading our entire computer system. Some services, such as online banking, will have a new look and feel. Other services, like Mobile Banking and Free Bill Pay will be slightly different. But all of the changes will allow us to provide better service and a more enjoyable banking experience.

Unfortunately, during the upgrade, our branches will be closed and services like online and mobile banking will be down. We expect everything will be back up and running on Tuesday, September 1st.

As we get closer to the upgrade date, we will continue to provide you with more details. We will do our best to make this upgrade as painless for you as possible.

Sincerely,

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

*Ray F. Litchfield*

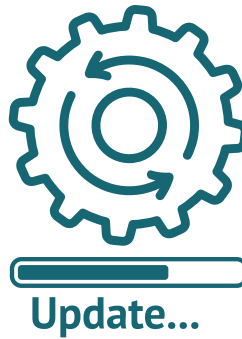
## An additional perk for being a Compass Member

**SimpliSafe**

Want your home to be as safe as your money? **SimpliSafe** is offering Compass Members a home security camera plus 2 months of 24/7 professional monitoring, FREE (\$150 value). All you have to do is purchase a SimpliSafe security system. There's no contract. It's affordably priced. And SimpliSafe offers police dispatch that's up to 3.5 times faster than other security companies. To learn more, visit [CompassCCU.org/personal-banking/benefits/](https://CompassCCU.org/personal-banking/benefits/)

# Preparing for our computer system upgrade.

When we upgrade our computer system on August 31st, your account history, statements, and e-statements will not be converted to the new system. Therefore, we recommend that you download and save all your e-statements so you have a record of your account history at your fingertips.



## Now you can apply for a loan or VISA® credit card online instead of standing in line.

If you're in the market for a new or used car loan, a personal loan, or a VISA® credit card, you no longer have to take time out of your busy day and make a special trip to a Compass branch to apply. Instead, now you can apply online. And it only takes a few minutes. To learn more or to apply, visit [CompassCCU.org](https://CompassCCU.org).

## You're always on the go. So is Mobile Banking.

With our Mobile Banking you can bank anytime — from anywhere. Perfect for today's hectic lifestyle.

### Make Bill Payments

- Get helpful notifications so you never miss a payment
- Customize payment details, including the account you want to pay from, the amount, and the payment date

### Manage Your Account

- View available balance
- See transaction and merchant details
- Deposit checks

### Transfer Funds Securely

- Make transfers with your smartphone
- Move money where you need it, when you need it

## Compass Annual Meeting Recap

In case you weren't able to attend this year's Annual Meeting, here are a few of the highlights:

- Opened two new branches, one in Arcata and one in Henderson Center
- Expanded our branch hours to Monday – Friday, 9am – 5pm. In addition, the Arcata branch is now open on Saturday from 9am to noon
- Welcomed new staff, bringing our total to 26 employees
- Introduced our Directional Checking Account with 2.00% APY (Annual Percentage Yield)
- Membership growth exceeded 14%
- Loan growth was 57%, up from 30% in 2018
- Introduced Online Loan Application for VISA® credit cards, and personal, and auto loans
- 38 straight quarters with a Bauer 5-Star Rating

### Holiday Closures

Monday, May 25, 2020 — Memorial Day  
Saturday, July 4, 2020 — Independence Day

Follow us to stay up to date



## Locations

### Arcata Branch

1033 G Street, Arcata, CA 95521  
9am – 5pm Monday – Friday  
9am – 12 noon Saturday  
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

