



Get ready to wheel and deal this Presidents' Day!

All holidays have something they are known for. Christmas has trees and lights. New Year's has champagne and noisemakers. And Valentine's Day has chocolates and conversation hearts.

But what comes to mind when someone mentions Presidents' Day? Besides a welcome day off for some of us, Presidents' Day is actually a great time to buy a car! Dealers everywhere offer great sales on both new and used cars during this time, so it's the perfect time to go shopping!

Make your next car buying process easier with pre-approval for an auto loan from Compass. Rates are available as low as 2.49% APR,* and we simplify the process even more by offering an online loan application at CompassCCU.org. Get pre-approved today, it only takes a few minutes. Then get ready to enjoy your new car smell!

*APR - Annual Percentage Rate. Rates, terms and conditions are subject to credit approval and can change anytime without notice. Rate above as of 12/01/2020. 60-month maximum term for the 2.49% APR. Other rates and terms available. For a \$15,000 car loan with a 60-month term at 2.49% APR, the monthly payment will be \$266.14.

A letter from the CEO.

While I'm sure many of us are happy to see 2020 in the rearview mirror, there were a few things that happened at Compass over the past year that we're proud about — above and beyond just managing through a pandemic.

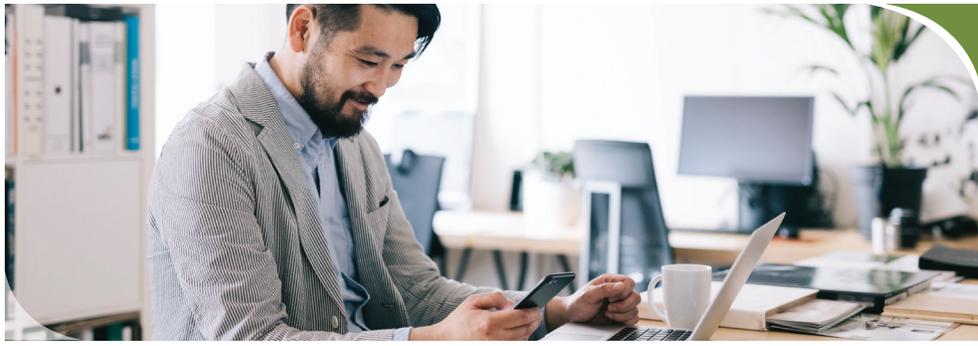
Arguably the biggest accomplishment was upgrading our computer system in September. Perhaps the most obvious change to members is our improved e-Services, such as online banking and a new Compass mobile app. It also allowed us to bring back the automated telephone banking system Compass Connect.

Additionally, we're happy to report that 2020 was the Credit Union's fourth consecutive year with positive membership growth and that we maintained a 5-star BauerFinancial rating for the 42nd consecutive quarter.

One downside that you probably have seen is deposit rates have been impacted. This shouldn't be that surprising given the economic fallout in 2020. However, the low rate environment means it's a great time to refinance a home loan if you haven't done so already.

Sincerely,
Ray F. Litchfield, Chief Executive Officer

Ray F. Litchfield



Be sure to sign up for Online & Mobile Banking.

If you haven't enrolled in our new Online Banking yet, now is the time. Our upgraded Online Banking service offers more features and is very user friendly. To get started, visit CompassCCU.org and click on the "Online Banking Login" at the top right of the home page.

After you enroll in Online Banking, you can use the same credentials to log in to our Mobile app — which lets smartphone users enjoy the convenience of banking from virtually anywhere.

Introducing our newest branch manager.

Please join us in welcoming Kelsey Dunn as the new Branch Manager for Henderson Center.

While new to Compass, Kelsey has more than 26 years of banking experience here in Humboldt County. She has served as Chamber Ambassador for Eureka and McKinleyville and is a former member of Kiwanis of Henderson Center. She is also a Western CUNA Management School graduate.

Kelsey's knowledge and experience will allow her to adapt quickly and provide leadership to the Henderson Center branch. She will be responsible for day-to-day operations, managing staff, handling member lending needs, and cultivating local relationships. If you're in the branch, be sure to say "Hello."



Need a little extra cash?

If you could use a little extra cash for major expenses or to pay off high-interest credit cards, now is a great time to apply for a Home Equity Line of Credit. For a limited time, we are covering the appraisal fee and closing costs when you open a Home Equity Line of Credit with Compass.* Call today to get started at 707-443-8662.

- Term: 7-year draw; 22-year repay
- Variable Rate**: 4.00%APR[†]

*Appraisal fee and closing costs are waived for owner-occupied Home Equity Line of Credit. Credit line must be open for a minimum of 3 years. Credit line closed prior to 3 years of the open date is subject to reimbursement of all original waived fees and will be added to the payoff balance.

**Variable Rate adjusts every January 1st and July 1st. Index is the 1-Year Treasury Bill plus margin rounded up to the nearest quarter percent. Maximum change per change date is 1.00%. Rate cap at 9.75% APR.

[†]APR – Annual Percentage Rate. Payments are amortized over 22 years or \$100, whichever is greater. Rates and terms effective 12/01/2020 and are subject to change or discontinue without notice. 80% of appraised value less balance of First Mortgage. All rates apply to owner-occupied, single-family dwellings located in the state of California. The APR is based on a loan amount of \$100,000. Loan approval subject to credit, income, and property appraisal. Offers may be withdrawn at any time. All terms and conditions are subject to change without notice.

Annual Meeting

Our Annual Meeting is currently scheduled for Tuesday, January 26, 2021. However, due to the uncertainty of COVID-19, please check our website (CompassCCU.org/Meeting) as well as social media for updates. You can also email us at info@CompassCCU.org or call 707-443-8662.

Holiday Closures

Mon., January 18, 2021 — Martin Luther King, Jr. Day

Mon., February 15, 2021 — Presidents' Day

We're giving away cash!

Just pay your bills using our Free Bill Pay!



Pay as many bills as you want during the months of January and February using our Free Online Bill Pay and you'll automatically be entered for a chance to have one of your bills paid by us.

One member will be randomly selected in January and one member in February. We'll pay your bill up to \$150!

One entry per bill, so the more bills you pay, the better chance you have to win.

For additional information, visit CompassCCU.org/BillPay

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

