



## 70th Anniversary – Refer a Friend

We are celebrating our 70th anniversary and giving away \$700!

Refer a friend to Compass, and if that friend joins and opens a checking account or loan, you'll both be automatically entered for a chance to win \$700. Refer as many as you'd like, now through the end of the year! For complete details, visit: [CompassCCU.org/refer](http://CompassCCU.org/refer)



## Are you looking to buy a car?

Car shopping? Apply online at [CompassCCU.org](http://CompassCCU.org) and get pre-approved — it's quick and easy. Plus, we are extending our **1% cash rebate**, up to \$500, when you finance your auto with us. **Rates as low as 2.49% APR\* for 2020–2021 vehicles.**

Hurry, this is for a limited time!

\*APR — Annual Percentage Rate. Rates, terms and conditions are subject to credit approval and can change anytime without notice. Rate above as of 04/01/2021. 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. Current Compass CCU loans not eligible. \$5,000 minimum loan balance required for the rebate offer. 1% cash rebate offer is based on the loan balance, with a maximum rebate of \$500. If the loan is closed within 21 months of the open date, reimbursement of the rebate will be added to the payoff balance. Promotional funds will be deposited to your Compass CCU savings within 30 days of funding and may be subject to 1099 reporting. Any applicable taxes are the responsibility of the member. Offer for a limited time only.

## A letter from the CEO

By the time you read this newsletter, the many impacts of the COVID-19 pandemic will have been with us for over a year. Thankfully, there seems to be some light at the end of the tunnel.

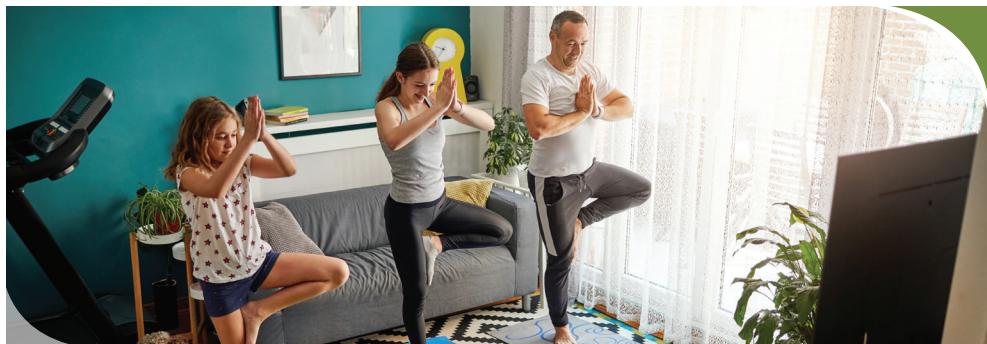
In other good news, we are proud to announce that the Credit Union has maintained a 5-Star Bauer Rating for 43 quarters in a row. This rating allows us to retain the title of "Exceptional Performance Credit Union", a status reserved for financial institutions that have earned Bauer's highest rating for at least 10 consecutive years.

I'm also pleased to report that our Directional Checking continues to be a smart option, despite a low interest rate environment. As we've seen, deposit rates remain low. However, our Directional Checking account is currently paying higher than most savings and money market accounts. Visit [CompassCCU.org](http://CompassCCU.org) to see the current rate and learn more!

Sincerely,

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

*Ray F. Litchfield*



## Tips for staying happy and healthy at home

We can all agree that we'd like to see the COVID-19 pandemic diminish so we can start to get back to normal. It certainly has thrown a wrench into virtually everyone's plans.

Until then, we want to remind you not to overlook one of the most valuable assets of all: your health, both physical and mental. It's all too easy to let your old exercise routine slip by the wayside when you're focused on more pressing matters like paying bills and managing your child's school day.

But you know the old saying, "Where there's a will, there's a way." It's true! We all need to make our health and happiness a priority...especially in these challenging times.

If you've put "me time" on the back burner for the past few months, start small. Set aside 10-15 minutes for a walk, run, or even just sitting someplace quiet to read a book or listen to music. Make it a goal to get outside every day. It will boost your energy and help you to focus when it's time to get back to work.

If you're among the millions of Americans who are now spending an unprecedented amount of time at home, you may also want to invest in your space by clearing out the clutter and livening things up with pictures, paint, or plants. It doesn't have to be expensive or extensive. Every little bit helps!

And don't forget, you can do your banking 24/7 with the Compass mobile app. Deposit checks, transfer funds, and verify your balance within minutes. Just download the Compass Community Credit Union app today.



## It's Tax Time

If you're aiming to file your taxes by the April date, you're almost out of time! Turbo Tax can help — this secure online service guarantees 100% accurate calculations, so you can be confident your taxes are done right and you get the biggest refund possible. Plus, Compass members enjoy special savings.

What's more, with TurboTax Live, you can even talk with an on-screen tax professional for unlimited advice and do a final review of your return.

Visit [CompassCCU.org/membership/benefits](https://CompassCCU.org/membership/benefits) to learn about all member benefits.



## Annual Meeting Recap

We may not have met in person this year, but here are some highlights from 2020:

- Updated our computer system on September 1, 2020
- New and improved online and mobile banking service
- Reintroduced automated telephone banking — Compass Connect
- 8% membership growth
- Awarded People's Choice — Best of the North Coast for Financial Services
- 42 straight quarters with a Bauer 5-Star Rating

## Holiday Closures

Monday, May 31, 2021 — Memorial Day

Monday, July 5, 2021 — Independence Day

## New Member Benefit

Member can save up to 35% on credit report monitoring and identity theft protection from IdentityIQ. Coverage includes up to \$1 million of identity theft insurance. Visit [CompassCCU.org/membership/benefits](https://CompassCCU.org/membership/benefits) for details.



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## 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