



Earn up to  
**1% cash rebate**  
when you finance  
or refinance  
**your auto.**

## Members can continue to save by financing or refinancing their autos with us.

**We are extending the 1% cash rebate, up to \$500, when you finance or refinance your auto with us.**

Rates as low as **2.49% APR\*** for 2020 or newer vehicles. Apply online at **CompassCCU.org** — it's quick and easy! **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 07/01/2021. 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

The last 12 months have been challenging for all of us, and I'm excited to see things start to return to some sense of normal.

As you know, I'm surrounded by talented individuals who provide outstanding service to our members. We are committed to delivering competitive rates, along with the products and services you need to help you meet your financial goals.

Here's some news that I never tire of sharing: We have received yet another **5-Star rating from BauerFinancial, Inc.**, the 44th consecutive quarter Compass has earned this top rating. This most recent rating allows us to retain the added title of "Exceptional Performance Credit Union," a status reserved for institutions that have earned Bauer's highest rating consistently for at least 10 consecutive years.

Just in time for summer, we are pleased to sponsor the Humboldt Crabs baseball team and Redwood Acres Raceway. I'm excited to partner with these local organizations and can't wait to get out to a baseball game or enjoy an exciting race. Hopefully, we'll see you out there.

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

*Ray F. Litchfield*



## Online/Mobile Banking

If you haven't signed up for our online and mobile banking service, it's worth checking out. You'll be able to access your accounts securely 24/7.

- View balance and summary information for all your accounts and loans
- Access your statements
- Open new accounts
- Tag a transaction to make organizing and searching much easier
- Attach images of your receipts and add notes to provide more context to your transactions
- View check images
- Initiate one-time, future-dated, or repeating transfers
- Send external outbound transfers
- Set up balance or large transaction alerts
- Free Bill Pay – save on postage and protect against check fraud

To enroll, just visit **CompassCCU.org** and click on **“Online Banking Login”** at the top right. Then click **“First time user? Enroll now.”**

Mobile users can also enroll, just install the Compass app on your iOS or Android smartphone.

## Website: Security Tips

Phone and email scams have been around for a long time. Sadly, these scams have exploded in number and are invading our lives almost daily. Be absolutely sure you know who you are speaking with or writing to and do not give out any information until you know for sure who it is you're dealing with.

Security tips are now available on our website: **CompassCCU.org/securitytips**. Learn how to protect your privacy and your assets from the latest phone scams and email threats.



## Refer a Friend

Like being a member? The more the merrier! Refer a friend to Compass, and if that friend joins, along with opening a checking account or loan, you'll both be automatically entered for a chance to win \$700. For complete details, visit: **CompassCCU.org/refer**.

New members can apply online and must enter "Refer" in the promo code field, along with the referring person's full, legal name, in order for both to be entered. New members need to qualify for membership. A savings account with a \$5 minimum deposit is required for membership. Checking accounts and loans are subject to credit approval. Rates, terms and conditions can change anytime without notice. Offer ends 12/31/2021.

## Need Some Extra Cash?

For a limited time, we are covering the appraisal fee and closing costs when you open an owner-occupied home equity line of credit<sup>^</sup> with us.

### Rates as low as 4.00% APR\*

Call 707-443-8662, option 4 today.

\*APR — Annual Percentage Rate. Certain restrictions apply. Loan approval subject to credit, income and property appraisal. All terms and conditions are subject to change without notice.<sup>^</sup> Credit line must be open for a minimum of three years. Credit line closed prior to three years of the open date is subject to reimbursement of all original waived fees, which will be added to the payoff balance.

## Holiday Closures

Monday, July 5, 2021 — Observance of 4th of July  
Monday, September 6, 2021 — Labor Day

## New Member Benefit

Members can save up to 35% on credit report monitoring and identity theft protection from IdentityIQ<sup>®</sup>. Coverage includes up to \$1 million of identity theft insurance. Visit **CompassCCU.org/membership/benefits** for details.



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  
Mailing Address: PO Box 1268, Eureka, CA 95502  
Phone: 707-443-8662

