



Start the new year with new wheels!

While supply chain issues caused a drop in available inventory for many car brands in 2021, the good news is that dealers seem to have more cars to sell now than they have had in recent months.

But it will still take some legwork for buyers to find the best deal on the car they want — especially for the most popular models.

The good news is that Compass now offers a helpful tool that makes car shopping easier. Calculate your payment, get pre-approved, and research your next vehicle at CompassCCU.org.

Compass can also save you money when you finance your car, truck, or SUV with us, with rates starting as low as 0.99% APR* on vehicles 2021 or newer. We can also refinance an existing vehicle loan to help you save on interest, lower your monthly payment, or change the length of your loan.

For more information and to apply for a vehicle loan, stop by a branch or visit CompassCCU.org.

*APR – Annual Percentage Rate 36-month maximum term for the 0.99% APR. For a \$15,000 car loan with a 60-month term at 1.74% APR, the monthly payment will be \$261.21. All extensions of credit are subject to credit approval and APR may vary based upon credit history. All terms and conditions are subject to change without notice. Offers may be withdrawn at any time. Rate above as of 12/01/2021. Other rates and terms available.

A Letter from the CEO

2021 marked the second year that Compass staff and members have had to navigate the many challenges presented by the global COVID-19 pandemic. I continue to be proud of the generosity and resilience of our community.

It's this sort of commitment to each other that allowed Compass to celebrate our 70th year of service in 2021. We took the opportunity to spread the Credit Union mission of "people before profits" through a "Refer-a-Friend" campaign.

I'm very pleased with the Credit Union's 2021 financial performance, including earnings and growth in total shares and loans outstanding.

Compass has received another 5-star rating from BauerFinancial, making it 46 consecutive quarters in a row. For anyone counting, that's more than 11 years!

Another honor that we are proud to have accepted in 2021 was being named in the *Times Standard's* "Best of the North Coast" reader's choices awards. As always, thanks for choosing Compass for your banking needs.

Happy New Year!

Sincerely,

Ray F. Litchfield, Chief Executive Officer

Ray F. Litchfield



Live your life online? So do fraudsters!

While advances in technology have made our lives more convenient in many ways, including making it easier to stay connected with people and organizations that are important to us — it has also provided scammers with more avenues to trick you out of information and money.

Compass is committed to keeping our members' data and accounts as secure as possible. To that end, here are a few blog posts containing tips to help protect you and your family against phishing and other online scams:

- 7 Ways to Protect Yourself When Shopping Online
CompassCCU.org/7-ways-to-protect-yourself-when-shopping-online/
- Stopping Fraud on the Go CompassCCU.org/stopping-fraud-on-the-go/
- Stop Elder Fraud from Cheating a Loved One
CompassCCU.org/june-15th-is-elder-abuse-awareness-day/
- Watch Out for these Scams CompassCCU.org/watch-out-for-these-scams/

And remember, Compass also offers IdentityIQ, a protection and credit report monitoring service. Visit CompassCCU.org/benefits to learn more.

**Looking for
a smart way
to pay off
holiday bills?**



A Home Equity Line of Credit could be the solution.

If you racked up credit card balances from holiday shopping and bills, it might be a good time for you to consider opening a Home Equity Loan with Compass. Home Equity Loans let you turn the available equity in your home into cash — which you can use to pay off higher-interest credit cards or to fund home repairs and other major expenses.

And the time to act is now, because for a limited time, **we are covering the appraisal fee and closing costs.*** Call today to get started at 800-440-8662.

- Term: 7-year draw; 22-year repay
- Variable Rate**: 4.00% APR^

*Appraisal fee and closing costs are waived with a minimum draw amount of \$20,000. Loan or credit line must be open for a minimum of 3 years. Loan or 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 CMT rounded up to the nearest quarter percent. Maximum change per change date is 1.00%. Rate cap at 9.75% APR with a floor rate of 4% APR.

[^]APR – Annual Percentage Rate. Payments are amortized over 22 years or \$100, whichever is greater. Rates and terms effective 12/01/2021 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. Rate is not locked until final loan approval and offers may be withdrawn at any time. All terms and conditions are subject to change without notice. APR may vary based upon credit history.

Annual Meeting

Our Annual Meeting is currently scheduled for Tuesday, January 25, 2022. However, due to the ongoing uncertainty of COVID-19, please visit CompassCCU.org/meeting for updates. You can also email us at info@CompassCCU.org or call 707-443-8662.

Holiday Closures

Mon., January 17, 2022 — Martin Luther King, Jr. Day
Mon., February 21, 2022 — Presidents' Day

Signup for Online & Mobile Banking

If you haven't enrolled for our new Online Banking yet, make 2022 the year you do it! Our upgraded Online Banking service offers more features than before and is very user friendly.

After you enroll for 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. For example, know exactly what you have in your account before you make a purchase! It's free and easy to use.

Signing up for Online and Mobile Banking also allows you to access your 2021 tax forms electronically — no waiting for snail mail!

To get started, visit CompassCCU.org and click on the "Online Banking Login" at the top right of the home page.

Follow us to stay up to date

 [/CompassCCU](https://www.facebook.com/CompassCCU)

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