



## Member Benefits Spotlight

You're almost out of time for the April 18 tax filing deadline!



TurboTax guarantees 100% accurate calculations, so you can be confident your tax returns are prepared and filed correctly — and that you get the biggest refund possible. And with TurboTax Live, you can even talk with a tax professional onscreen for unlimited advice and a final review of your return. What's more, Compass members enjoy special pre-negotiated savings on TurboTax products and services!

Fraud and identity theft are on the rise. Protect yourself with IDENTITYIQ. Members save up



to 35% on identity theft protection and credit report monitoring and get \$1 million in identity theft insurance from IdentityIQ.

Visit [CompassCCU.org/membership/benefits](https://CompassCCU.org/membership/benefits) to learn more about these and other member benefits.

## A Letter from the CEO

I wanted to start by congratulating Blake Callison, our 2021 Refer a Friend winner! We love it when members share the credit union's mission and values with their friends and family — and Blake's efforts were rewarded with a \$700 bonus!

Additionally, we held our 71st Annual Meeting on January 25, 2022. The board and management team were pleased to report overall positive financial results for 2021, along with a number of product and service enhancements to benefit our members, including Courtesy Pay. I believe this is a great safety net to have in place just in case you need it. Best of all, it doesn't cost a thing unless it's needed. Please refer to the Courtesy Pay section in this newsletter for additional information.

We will be rolling out several more product and service enhancements soon and we'll keep you posted as they become available.

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

*Ray F. Litchfield*



## Let's Teach the Children Well

April is Youth month and this year's theme is "Save Small. Dream Big". Compass is committed to help teach and encourage kids to develop good financial habits. Here are some youth-centric offers we are running during the month of April:

- Kids ages 6 and younger who stop into one of our branches will receive a free coloring book. And when they open a savings account or make a deposit to an existing savings account, we will match the first \$10!
- Kids ages 7-12 who open a savings account or make a deposit to an existing savings account will receive a matching deposit of up to \$10.
- Youth ages 13-17 who open a savings and/or checking account with a minimum \$10 deposit or make a minimum \$10 deposit to an existing account will also receive a matching deposit of \$10 from Compass.

If you or a child do not currently have an account with us, it's easy to set up one. Apply online at [CompassCCU.org](https://CompassCCU.org) or stop in at one of our branches.

New members need to qualify for membership, and a savings account is required for membership. Savings accounts and checking accounts require a parent/guardian to be joint on the account. Limit one offer per member. Offers expire April 30, 2022.

## Courtesy Pay Has You Covered

We all make mistakes occasionally. But when you opt in to our new Courtesy Pay service, you'll have protection down the road should you ever need it.

Here's how Courtesy Pay works, in a nutshell: Compass will cover your overdrafts up to \$500, including fees. Imagine you wrote a check but forgot to write it in your check register. The check clears and now you are in the checkout line at the grocery store. You don't have enough to cover your items, but because you enrolled in Courtesy Pay, you avoid the embarrassment and you are able to purchase your items.

This is not a line of credit. There is a sliding-scale fee each time we pay an overdraft on your behalf. However, there's no cost just to have Courtesy Pay in place. Think of it as free peace of mind!

Courtesy Pay protection will cover overdrafts from Automated Teller Machine (ATM) withdrawals as well as everyday debit card transactions, including:

- Debit Card Present (point of sale PIN/signature-based transactions)
- Debit Card Not Present (mail order/phone/online transactions)

Opting in means you may overdraw your account using your debit card, and you are willing to accept any fees associated with those transactions. Again, there's no cost to have this protection in place. You have the right to revoke your opt-in and may change your selection at any time.

Opting out means that your debit card will be declined if you have insufficient funds to cover the amount of a transaction.

Visit [CompassCCU.org/courtesy-pay-protection](https://CompassCCU.org/courtesy-pay-protection) to learn more or call 707-443-8662, option 2.

Your checking account must be open for 90 days. We also offer overdraft protection linked to a savings account, which may be less expensive than a Courtesy Pay fee. If you elect to opt in, you have the right to revoke your opt-in and may change your election at any time.

### COURTESY PAY FEES

Up to \$5.00 = NO FEE

\$5.01 - \$15.00 = \$10.00

\$15.01 - \$25.00 = \$20.00

\$25.00+ = \$25.00

## Holiday Closures

Monday, May 30, 2022 — Memorial Day

Monday, June 20, 2022 — Juneteenth

Monday, July 4, 2022 — Independence 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 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. 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 & Mobile Banking also allows you to access your 2021 tax forms electronically — no waiting for snail mail!

To get started, visit [CompassCCU.org](https://CompassCCU.org) and click on the "Online Banking Login" at the top right of the home page.

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## Locations

### Arcata Branch

1033 G Street, Arcata, CA 95521

9am - 5pm Monday - Friday / 24-hour ATM

### 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

