



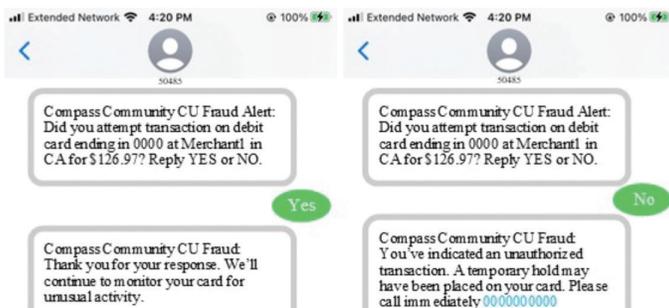
## Our new Fraud Alert text service helps protect you from unauthorized charges

We are pleased to offer our members free Fraud Alert text messaging to help keep your debit card secure. All members with debit cards and a mobile phone number on file are already automatically enrolled — there’s nothing you need to do.

Note that you will only receive a text if we detect a suspicious transaction. You can respond once you receive an alert (see sample text below). If you wish to opt-out of this service, you will be able to do that at that time.

However, we hope you choose to keep this free fraud prevention service in place, as it can be a real benefit when you need access to your account using your debit card when we are closed. This is especially valuable when you are traveling out of the area.

If you have any questions, call us at 707-443-8662 extension 2.



Stay on top of suspicious charges in real-time

## A Letter from the CEO

Well, we’ve done it again. We have received yet another 5-Star rating from BauerFinancial, Inc., the 48th consecutive quarter Compass has earned this top rating. We have made the added title of “Exceptional Performance Credit Union”, a privilege that only credit unions with a minimum of 40 consecutive 5-Star ratings can claim. I’m proud of how every member of the Compass team goes out of their way to meet the banking needs of our members — and our strong BauerFinancial rating is the icing on the cake.

Summer is here and we are pleased to sponsor the Humboldt Crabs baseball team & Redwood Acres Raceway. We are excited to partner with these organizations and look forward to seeing you at the ballpark or racetrack.

If you don’t already have the Compass mobile app, I’d like to encourage you to download and install it today. It’s a great way to stay on top of your Compass accounts, track your spending, and know exactly what you have at any given time. Best of all, it’s free!

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

*Ray F. Litchfield*



## Our Courtesy Pay service comes in handy when you need it most!

Life is full of unavoidable situations. When you opt-in to our Courtesy Pay service, you'll have peace of mind should you ever need it.

Here's how Courtesy Pay works, in a nutshell: Compass will cover any overdrafts to a checking account up to \$500, including fees.

**Here's a common scenario where it would come in handy:** Imagine you wrote a check but forgot to make a note of it in your check register. The check clears and you find yourself in the checkout line at the grocery store. But now you don't have enough in your account to cover your items. But if you're enrolled in Courtesy Pay, you will be able to purchase your items and avoid the inconvenience and embarrassment.

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 to this service means you may overdraw your account using your debit card, and you are willing to accept any fees associated with those transactions. **As long as you maintain sufficient funds in your account, there's no cost just to have Courtesy Pay in place.**

You have the right to revoke your opt-in and may change your selection at any time. Note that 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.

## Special Announcement

### We now offer outgoing Wire Transfers!

Requests can be made in person at any Compass branch. The daily deadline to initiate transactions is 1pm PST and the cost is only \$15, lower than most other financial institutions. This has been in the works for some time, and we appreciate your patience. As you know, we offer incoming wires today, at no charge. For more information, visit our website at [CompassCCU.org/personal-banking/additional-services](https://CompassCCU.org/personal-banking/additional-services) or call 707-443-8662, extension 2.

## Updated Fees

(Effective July 1, 2022)

**Outgoing Wire Transfer:** \$15

**Debit Card/ATM-VISA international transaction fees:**  
See terms & conditions.

**Mobile Deposit:** No charge

### 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, July 4, 2022 – Independence Day

Monday, September 5, 2022 — Labor Day

## Another reason to keep your information up to date

To ensure your debit and credit card are working properly, make sure the information you have on file with Compass is accurate and up to date. Your card could be declined with an information mismatch. Also, if there's a fraud alert, it's important that we contact you, so your card won't be blocked.

## Member Benefits

Did you know you have access to several benefits, just by being a member of Compass?

\*Members can save up to 35% on identity theft protection and credit report monitoring, plus \$1 million in identity theft insurance from IdentityIQ.

\*SimpliSafe offers reliable whole-home protection, with 24/7 professional monitoring and police dispatch.

\*A variety of wireless plans to meet your individual needs with no contracts, credit checks or mystery fees.

\*Car Shopping Made Easy. Search inventory, obtain Free CarFax®, vehicle comparisons and more.

## Follow us to stay up to date



## 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

