



## FREE Gas<sup>^</sup> When You FINANCE YOUR AUTO WITH US!

Finance or Refinance Rates as low as 1.74%<sup>APR\*</sup>

To Learn more or to apply online, visit [CompassCCU.org](https://CompassCCU.org) or call 707-443-8662.

\*APR - Annual Percentage Rate. Rates, terms and conditions are subject to credit approval and can change anytime without notice. Rate above as of 09/01/2022. 36-month maximum term for the 1.74% APR. Other rates and terms available. For a \$15,000 car loan with a 60-month term at 2.74% APR, the monthly payment will be \$267.54. Current Compass CCU loans not eligible. <sup>^</sup>\$10,000 minimum loan balance required for the gas card offer. A \$10,000-\$25,000 loan balance = \$100 gas card, a \$25,001-\$50,000 loan balance = \$200 gas card and a loan balance over \$50,001 = \$300 gas card. If the loan is closed within 24 months of the open date, reimbursement of the gas card will be added to the payoff balance. Gas card will be given 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 Offer for a limited time and can be withdrawn at any time without notice.

## A Letter from the CEO

As we head into the home stretch of 2022, I want to thank you for your membership. All of us at Compass are constantly looking for ways to better serve you, our members. We know that the key to providing outstanding service is assembling an exceptional team that goes above and beyond, building lasting relationships.

I'm happy to report that our efforts are being recognized. Compass has once again been selected among the People's Choice in the Times Standard, Best of the North Coast for Financial Services, Best Credit Union for the third consecutive year.

We also received another 5-star rating from BauerFinancial. This is the 49th consecutive quarter that Compass has earned this top rating. In addition, Compass earned the added distinction of "Exceptional Performance Credit Union", a designation reserved solely for those credit unions with a minimum of 40 consecutive 5-Star ratings.

As mentioned in the last newsletter, we now offer outgoing wire transactions. We have been pleased with our members' overwhelmingly positive response to this new service.

Finally, I'd like to remind you to enroll in Courtesy Pay Protection if you haven't already done so. We all make the occasional mistake. By opting-in to our new Courtesy Pay Service, you'll have protection down the road should you need it. Compass will cover your overdrafts up to \$500, including fees. This is not a line of credit and there's a fee each time we pay an overdraft on your behalf. However, there's no cost just to have this in place. For details and to enroll, visit our website at [CompassCCU.org](https://CompassCCU.org) or call us at 707-443-8662.

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

*Ray F. Litchfield*



## Debit Card Fraud Alerts

As mentioned in our last newsletter, we now offer free Fraud Alert text messages to help keep your debit card secure. All members with debit cards and with a mobile phone number on file are already automatically enrolled.

If a suspicious debit card transaction is identified, our processor will send you a text message. Respond to ensure the card is blocked to prevent further fraud or, if the transaction is authorized, avoid a restriction on your card, even when we are closed.

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



## International Credit Union Day October 20, 2022

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work, and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948.

**In 2022, the 74th anniversary of International Credit Union Day® falls on Thursday, October 20.** This year, we will gather as a global movement under the theme: "Empower Your Financial Future with a Credit Union™."

We invite you to stop by one of our branches and enjoy some refreshments.

## Call for Nominations

There are currently three director positions up for re-election on the Credit Union Board. The term is three years for these positions. If you would like to be considered for nomination as a candidate for the Board of Directors or Supervisory Committee, nominations may be made by members by means of petition(s). Such petition(s) must be signed by one-twentieth (1/20) of one percent (1%) of the members entitled to vote but not less than one hundred (100), nor more than five hundred (500) of such members' signatures. Such petition(s) shall be delivered to the Treasurer/Secretary of the Credit Union by November 14, 2022.

Along with the signed petition, candidates are asked to submit a letter of intent (including a statement of qualification and biographical data). Positions are open to all current members, age 18 or older.

If no more nominations for vacant positions are received than the number of vacant positions, the credit union may, without further action, declare that those nominated and qualified to be elected are elected. If, however, the number of nominees exceeds the vacancies, elections will be determined by a plurality vote by printed ballot during the Annual Meeting.

## Holiday Closures

Monday, October 10, 2022 — Columbus Day  
Friday, November 11, 2022 — Veterans Day  
Thursday, November 24 and Friday, November 25, 2022 — Thanksgiving Break  
Monday, December 26, 2022 — Christmas Day Observed  
Monday, January 2, 2023 — New Year's Day Observed

## Annual Meeting - Mark your Calendar

The Annual Meeting is scheduled for Tuesday, January 24, 2023.

Please watch for updates by visiting [CompassCCU.org/meeting](https://CompassCCU.org/meeting)

## Mobile Deposit

The Compass app allows you to manage your account anytime, anywhere. Track transactions, attach receipts, add notes and make check deposits.

Deposits submitted after 9am PST will post by 2:30pm PST the same business day. Deposits after 2pm PST will post by 9:30am PST the following business day.

Maximum deposit is \$5,000. Effective 11/1/2022, endorse the check with your account # and "For mobile deposit only CompassCCU". Deposits are subject to a 3-business day hold.

For more information visit [CompassCCU.org](https://CompassCCU.org).

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

