



Enroll in e-Statements for a chance to win \$100!

Don't waste time trying to find your statement! e-Statements allow easy access to your Compass accounts through our online and mobile banking services. Not



only is it convenient, but you'll be helping us reduce the amount of paper and postage we use. Most of all, you'll benefit from having your information secure, where only you can access your information. Fraudsters seek opportunities to steal mail and sift through trash to find valuable information, including bank statements. Get peace of mind and convenience by enrolling today.

One member who enrolls in e-Statements from March 1 – April 30, 2023, will be selected to win \$100.*

TO ENROLL: Log in to Compass online or mobile banking. Click on the Documents tab, then click on the Enroll button. It's that easy; but don't wait, time is running out.

*For complete details, visit CompassCCU.org/estatement

Dear Valued Members

At Compass Community Credit Union, we have an unwavering commitment to our members that's over 72 years strong. In times of uncertainty, our mission is to provide the individuals and families we serve with the stability they have come to expect.

Recent market events and, in particular, the collapse of Silicon Valley Bank (SVB) have raised concerns. On March 12, the Federal Reserve Board announced that it will make additional funding available to help ensure eligible depository institutions have the ability to meet the needs of all their depositors. According to the Federal Reserve, "This action will bolster the capacity of the banking system to safeguard deposits and ensure the ongoing provision of money and credit to the economy." This news brings great relief to those who were impacted.

I would like to reiterate that Compass Community Credit Union has been supporting the people in our local communities since 1951. Our credit union is managed for the long-term by prioritizing sustainable practices. Compass Community Credit Union's priority to build and nurture meaningful member relationships has led to a deep, committed member base. We continue to remain in a strong financial position.

For questions related to NCUA insurance, you can visit: MyCreditUnion.gov.

On behalf of my colleagues, I want to thank our members and communities for the trust and confidence you place in us. Inspired by our mission of "Making a difference in our community by providing solutions to achieve financial aspirations at any stage in life," we are proud to continue providing you with the highest level of dedication, care, and support.

Sincerely,

Ray F. Litchfield, Chief Executive Officer

Ray F. Litchfield



Unleash the Power of Saving at Compass Community Credit Union

Did you know that April is National Credit Union Youth Month? Compass continues our commitment to teaching our youth about finances — with the end goal of helping them understand the importance of saving and developing good financial habits. Together, let's unleash the power of saving!

Here's how we're observing Youth Month this April:

- Kids 6 and younger can stop by one of our branches and receive an "Unleash the Power of Saving" coloring page. Plus, when they open a savings account or make a deposit to an existing savings account, we will match it up to \$10.*
- Kids 7-12 will also enjoy a matching deposit (up to \$10) when they open a savings account or make a deposit to an existing savings account.*
- Youth 13-17, open a savings and/or checking account with a minimum \$10 deposit or make a minimum \$10 deposit to an existing account and we will match it with a \$10 deposit from Compass.*

If you or a child do not currently have an account with us, it's easy to open. Apply online at CompassCCU.org or stop by 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 on April 30, 2023.



Our Directional Checking Account pays up to 3.04% APY*!

With the Directional Checking Account from Compass Community Credit Union, the higher your balance, the higher your interest rate.

The only requirements are that you have Direct Deposit, free online banking with e-Statements, and make a minimum of 10 debit card purchases each month. Visit CompassCCU.org to open your account online today.

	Balance Requirement	APY*
Tier 5	Balance \$150,000.01 +	3.04%
Tier 4	Balance \$75,000.01 - \$150,000	2.02%
Tier 3	Balance \$25,000.01 - \$75,000	0.90%
Tier 2	Balance \$0 - \$25,000	0.50%
Tier 1	All Balances (no conditions met)	0.01%

*APY - Annual Percentage Yield. Monthly direct deposit, enrollment in online banking with e-statements and 10 debit card purchases (ATM transactions not included) are required. If all requirements are met, you will earn the corresponding APY listed in the chart above based on your average daily checking account balance. There is a Grace Period for the month in which you open your account. The requirements will not be enforced until the following month. Dividends are compounded monthly based on your average daily balance and correspond to the entire average daily balance. After the first month, if you do not meet the requirements, you will earn the Tier 1 APY. Rates as of 3/1/2023 are subject to change at any time, without notice.

Holiday Closures

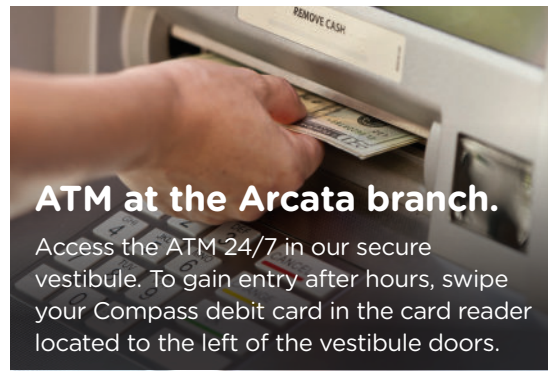
Monday, May 29, 2023 — Memorial Day
 Monday, June 19, 2023 — Juneteenth
 Tuesday, July 4, 2023 — Independence Day



Go this way: Tips for smarter money management

Consider saving a habit, not a destination. Start off small and increase as your budget allows. When tough times happen, it's OK to set aside some saving goals. You can get back into the habit when the time is right.

Visit CompassCCU.org/americasaves to learn more.



ATM at the Arcata branch.

Access the ATM 24/7 in our secure vestibule. To gain entry after hours, swipe your Compass debit card in the card reader located to the left of the vestibule doors.

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

