



Compass has got you covered!

We are pleased to inform you that Compass Community Credit Union accounts are now insured for up to \$1,250,000. This exceptional level of coverage is attained through a combination of federal insurance provided by the National Credit Union Administration (NCUA) and private insurance from American Share Insurance (ASI).

The NCUA's basic federal coverage insures credit union members' deposits up to \$250,000. Most financial institutions stop there. But at Compass, accounts exceeding the maximum coverage provided by NCUA are also insured for up to an additional \$1,000,000 by ASI.

Here's an example:

ACCOUNT TYPE	NCUA COVERAGE	ASI COVERAGE	TOTAL COVERAGE
Individual	\$250,000	\$1,000,000	\$1,250,000
Joint	\$250,000	\$1,000,000	\$1,250,000
IRA	\$250,000	\$1,000,000	\$1,250,000
Total	\$750,000	\$3,000,000	\$3,750,000

Compass members have the peace of mind knowing that, depending on account types held and ownership structure, their accounts may be insured for up to \$3,750,000. And the best part is that this level of protection costs nothing additional to members. If you have any questions, call us at 707-443-8662.

A Letter from the CEO

As mentioned in the last newsletter, Compass has an unwavering commitment to our members that is more than 72 years strong. One of our goals is to provide members with the stability they have come to expect, even during times of uncertainty. I'm excited to announce we have added additional share insurance by partnering with American Share Insurance (ASI). Please see the featured article for further information.

Last quarter, we launched an e-Statement campaign to encourage members to enroll. Part of the campaign was randomly selecting one lucky member to win \$100. Congratulations to Tyler Jewel, who was our winner. Even if you didn't have a chance to enroll during our campaign, I would like to encourage you to consider it. Not only is it safe and secure, but you can also access your statements 24/7.

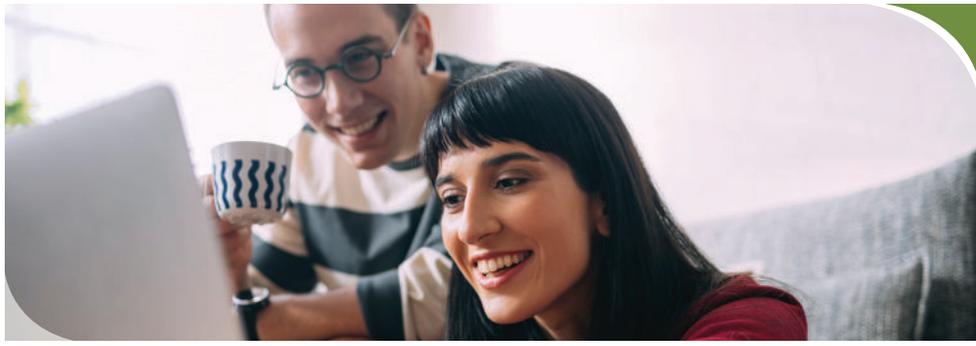
And while you're in "e-mode," take a minute to check out one of the most convenient banking tools we offer: the Compass mobile app. If you haven't downloaded the app already, I encourage you to install it today. It's a great way to track your spending and know exactly how much you have in your account. Best of all, it's free!

Finally, now that summer is officially here, we are pleased to sponsor the Humboldt Crabs baseball team again this year. I can't wait and look forward to seeing you at the ballpark — Go Crabs!

Sincerely,

Ray F. Litchfield, Chief Executive Officer

Ray F. Litchfield



Directional Checking: Rewarding higher balances with better rates

Looking for a higher interest rate? Look at our Directional Checking account. 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 conduct a minimum of 10 Debit Card transactions each month.

Plus, when you open your checking account, you can sign up for Courtesy Pay protection. This service covers 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)

Note that opting in means you may overdraw your account using your debit card and are willing to accept any fees associated with those transactions. However, there is no cost just to have Courtesy Pay in place for a little peace of mind.

You can 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.

Life is full of unexpected situations. But when you opt in to our Courtesy Pay service, you'll have one less thing to worry about.

Visit CompassCCU.org/courtesy-pay-protection to learn more, or call 707-443-8662, option 2. Visit CompassCCU.org to open your Directional Checking account online.

*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 7/1/2023 are subject to change at any time, without notice.

Courtesy Pay: 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 opt in, you have the right to revoke your opt-in and may change your election at any time.

	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 (conditions not met)	0.01%

Holiday Closures

Tuesday, July 4, 2023 — Independence Day
Monday, September 4, 2023 — Labor Day

Survey says...

We've asked, and you answered by responding to our surveys. We appreciate the feedback from members who participated, and we are always looking for ways to improve on serving you. Here's just a sample of what you had to say:

"The associate, Braulio, was congenial and outgoing, greeting me when I arrived, and helpful in answering my questions. He took the extra step to check with the manager on the status of my debit card and then ordered a replacement for me." — Andrew Replogle

"My experiences with Compass Community Credit Union have always been terrific. Everyone knows my name, and everybody is so friendly, efficient, and helpful." — Towanda Wallen

Did you know?

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

- Save up to 35% on identity theft protection and credit report monitoring, plus \$1 million in identity theft insurance from IdentityIQ.
- Protect your home and family with SimpliSafe, which offers reliable whole-home protection with 24/7 professional monitoring and police dispatch.
- Make Car Shopping Easier: Search inventory, obtain Free CarFax®, vehicle comparisons, and more!

Follow us to stay up to date

 /CompassCCU

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

Compass Community Credit Union Volunteer Opportunity

Supervisory Committee: This Committee typically meets quarterly to oversee and verify credit union records, monitor financial controls, and work with the credit union's senior management team, external CPA audit firm, and credit union regulators. Term is for 3 years. Candidates are asked to submit a letter of intent (including a statement of qualification, resume, and biographical data). Positions are open to current members, age 18 or older. If interested in serving on the Supervisory Committee, complete one of the following options: 1. Please submit letter of intent to: Compass Community Credit Union, ATTN: Nominating Committee, PO Box 1268, Eureka, CA 95502 or 2. Please email to rlitchfield@compassccu.org.

