



## America Saves Week

Since 2007, America Saves Week has been an annual celebration as well as a call to action for everyday Americans to commit to saving successfully. Compass is



pleased to provide financial resources to our members by encouraging individuals to do a financial check-in that allows them to get a clear view of their finances, set savings goals, and create a plan to achieve them.

During this week (April 8-12), we will be focusing on the following themes:

- Monday, April 8, 2024** | Saving Automatically
- Tuesday, April 9, 2024** | Saving for the Unexpected
- Wednesday, April 10, 2024** | Saving for Major Milestones
- Thursday, April 11, 2024** | Paying Down Debt Is Saving
- Friday, April 12, 2024** | Saving at Any Age

Make sure to follow us on Facebook and Instagram to review daily saving tips. For additional details, visit [CompassCCU.org/americasaves](https://CompassCCU.org/americasaves)

## Dear Valued Members

On January 23, 2024, members, staff, and the Board of Directors gathered at the Henderson Center Branch for the Annual Meeting. During the meeting, members of the Board and the Compass Management team provided financial reports for 2023, along with updates about several product and service enhancements that benefit members. It was a fantastic opportunity to meet and talk with our members.

If you haven't already heard, I'm excited to share that we now offer instant-issue debit cards inside the branches. If you have lost your card or need a replacement, we can issue you a new card on the spot. There's no need to wait for one in the mail; just stop in, and we'll issue a new card. It's that easy.

I would also like to encourage you to enroll in e-Statements if you haven't already done so. There are so many benefits, including added security and eliminating paper waste. Having access to your tax forms 24/7 is a real timesaver, and I think reason enough to sign up.

In closing, thank you for your valued membership. We are off to another great year, and I consider it a privilege to serve you, our members. If you have any questions or require assistance with your financial needs, please don't hesitate to reach out to our staff at 707-443-8662.

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

*Ray F. Litchfield*



## Looking for a checking account that's truly free and pays interest?

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

Directional Checking also offers the following benefits:

	Balance Requirement	APY*
Tier 5	Balance \$150,000.01 +	4.00%
Tier 4	Balance \$75,000.01 - \$150,000	3.00%
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%

- **Free ATM/Visa® debit card** with access to over 30,000 surcharge-free ATMs through the CO-OP Network
- **Free Fraud Text Alerts**
- **Free Mobile Banking** that includes mobile check deposit
- **Free Online Banking & Bill Pay** with e-Statements
- **Free pack** of starter checks
- **Overdraft Protection** tied to your Savings Account
- **Courtesy Pay Protection** – learn how to protect yourself
- Sign up for direct deposit and save yourself a trip to the branch (routing number is 321172219)

The only requirements are Direct Deposit, free Online Banking with e-Statements, and making a minimum of 10 Debit Card purchases each month. Visit [CompassCCU.org](https://CompassCCU.org) to open your account online today.

\*APY - Annual Percentage Yield. Monthly Direct Deposit, enrollment in Online Banking with e-Statements and 10 Debit Card purchases (must clear your account within the month and ATM transactions are 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 02/01/2024 are subject to change at any time, without notice.



## Keep your information up to date.

It's important to keep your information up to date to ensure your debit card and credit card are working properly. Avoid having your card declined due to mismatched information. Also, if there's a fraud alert, it's important that we are able to contact you, so your card won't be blocked. Call us at 707-443-8662 if you have any questions or would like to verify we have your current information on file.

We also offer Out of Wallet/Security questions to help protect your personal information. Just complete our short, one-page form, and we will update your account. When you call in, we can quickly identify you by the answers you have provided, that only you would know. Call us at 707-443-8662 and we'll send you the form through DocuSign or regular mail.

## Holiday Closures

Monday, May 27, 2024 — Memorial Day  
Wednesday, June 19, 2024 — Juneteenth  
Thursday, July 4, 2024 — Independence Day

## Special 7-Month CD



Earn 4.35% APY\*\* on a 7-month term Share Certificate. Hurry, this won't last, so call us at **707-443-8662**.

\*\*APY=Annual Percentage Yield. The minimum deposit to open is \$500. At maturity, the 7-month certificate will automatically renew at the current 6-month rate unless notified in writing prior to the maturity date. Interest penalty for early withdrawals. 12 months or less have a penalty of 90 days. Rates as of 01/05/2024. Offers, terms, and conditions are subject to change or discontinuation at any time without notice.



## Check out our promotions.

We now have a Promotions page on our website. Visit [CompassCCU.org/promotions](https://CompassCCU.org/promotions) to see what special offers we have just for members.

Follow us on:  

## 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

