



Low fixed rates can make all your summer plans possible.

How many vacations, home improvement projects, or chances to consolidate debt have you said “maybe next summer” to? When you can borrow up to \$25,000 at a rate as low as 8.99% APR,* you can start enjoying the best parts of summer right now. Save the excuses — and a lot of money — with a Compass Summer Loan. To apply or find out more, visit CompassCCU.org/Vacation-Loan.

*APR — Annual Percentage Rate. Rates as low as 8.99% APR. Max loan amount of \$25,000 with 60-month term. For a \$10,000 Personal Loan with a 60-month term at 8.99% APR, the monthly payment will be \$207.54. Actual rate may vary based on creditworthiness. All extensions of credit are subject to credit approval. Rate shown is the lowest offered for the loan products advertised. Applicants who are not approved for these loan rates or terms may be offered credit at a higher rate and/or with different terms. All rates are subject to change without notice. This limited-time offer may be withdrawn at any time. Current members may consolidate with an additional \$2,000 new money added to the loan balance. Rates as of 6/1/2024.



The sun never sets on our Arcata ATM.

Compass members can access the ATM vestibule at our Arcata branch 24/7. Simply swipe your Compass debit card in the card reader to the left of the front door. It's safe, clean, and secure.

A Letter from the CEO

I can't believe summer is here! I am pleased to announce that we are again sponsoring the local Humboldt Crabs baseball team this year. The team is celebrating its 80th season in Humboldt County...even longer than Compass. Come on out and support the team — I look forward to seeing you at the ballpark. Go Crabs!

We started 2024 with a debt consolidation loan promotion, and members responded very well. I'm pleased that we were able to help many members pay down some of their high-interest debt and consolidate with a lower payment and lower interest rate.

We then offered a 1% cash-back Auto Loan special and, once again, members responded. The 1% cash rebate was a great incentive for members to secure a low-rate loan for their vehicles and earn a little cash back. This offer ends soon so inquire today.

For our next promotion, available this summer, we're offering a Summer Loan special and a “You pick the HELOC loan.”

Finally, as I'm sure you are aware by now, we have changed our hours to better serve our members. Branches are now open Monday through Thursday from 8:30 a.m. to 5 p.m. and Friday from 8:30 a.m. to 5:30 p.m.

It's an honor to serve you. Please contact our friendly staff anytime you need assistance with your banking needs.

Sincerely,

Ray F. Litchfield, Chief Executive Officer

Ray F. Litchfield



The loan that turns possibilities into realities.

Don't let the high-rate market keep you from checking off your entire summer wish list. With two low promotional-rate home equity line of credit (HELOC) options, you can do a lot more for less. Just add a trip to Compass Community Credit Union to the top of that list!

To apply or find out more, visit:
CompassCCU.org/HELOC-Special

†Rate will adjust after the promotional term has ended. Maximum rate is 16.99%. The APR after the promotional rate will be variable with the index based on the Wall Street Journal prime (8.50% on 4/30/24) minus a margin of .50% and subject to a 4.00% floor rate. For variable-rate loans, the rate may increase after consummation. The margin is based on creditworthiness and will vary.

*APR=Annual Percentage Rate. All extensions of credit are subject to credit approval and may vary based on creditworthiness. Rates shown are the lowest offered for product advertised and are only available for owner-occupied residences. Applicants not approved for these rates or terms may be offered credit at a higher rate and/or different term. This is a limited offer and may be withdrawn at any time. All rates subject to change. There are certain loan-to-value restrictions which may apply. May not be combined with any other offer.

**Minimum loan amount of \$30,000 required to waive closing costs. Home Equity Lines of Credit closed out prior to their three-year anniversary will be subject to the addition of all waived closing costs to the loan balance. Appraisals required for all LTVs. All appraisal costs are paid by the borrower and will be reimbursed when the loan is funded. Existing Home Equity Lines of Credit may consolidate with a minimum loan amount and new money requirement of \$30,000. Offer ends August 30, 2024.

TAKE YOUR PICK:

Rates as low as 4.50% APR* for the first 6-months†

- No closing costs for any credit line over \$30K**

Rates as low as 5.75% APR* for the first 12-months†

- No closing costs for any line over \$30K**

Holiday Closures

Thursday, July 4, 2024 — Independence Day
Monday, September 2, 2024 — Labor Day



Fee Update

Compass offers many convenient services free of charge. However, the credit union incurs costs from other organizations that perform or provide a service. Certain services make some fees necessary. By charging members who use these services to help pay for them, our entire membership is served in the fairest way possible. Effective August 1, 2024, the following fees have changed:

- Legal Fee \$75.00 (Levy/Garnishment/Subpoena)
- Account Reconciliation/Research \$45.00
- Outgoing Wire \$25.00
- Stop Payment Order \$25.00



Did you know about Courtesy Pay?

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

This service can 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 means you may overdraw your account using your debit card and are willing to accept any fees associated with those transactions. 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. Opting out means that your debit card will be declined unless you have sufficient funds to cover the transaction amount.

Visit **CompassCCU.org/courtesy-pay-protection** to learn more or call 707-443-8662, option 2.

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

Follow us on:



Locations

Arcata Branch

1033 G Street, Arcata, CA 95521
8:30am - 5:00pm Monday - Thursday
8:30am - 5:30pm Friday/24-hour ATM

Henderson Center Branch

2861 E Street, Eureka, CA 95501
8:30am - 5:00pm Monday - Thursday
8:30am - 5:30pm Friday/24-hour ATM

Corporate Office

321 Wabash Avenue, Eureka, CA 95501
Phone: 707-443-8662

Mailing Address

PO Box 1268, Eureka, CA 95502

