



**Move Money,
Make Money.**



Earn a \$300 cash bonus when you move money to Compass!*

Did you know that our Directional Checking Account** rewards higher balances with higher interest rates? That's right — up to 3.50% APY.† Plus, for a limited time, you'll get a bonus of \$300 when you open your account with at least \$5,000 in new money (additional conditions apply).* To apply or find out more, visit CompassCCU.org/New-Money.

*New money incentive. Opening Deposit of \$5,000 or more and must be new money, not already on deposit with Compass Community Credit Union. Direct Deposit is required, totaling \$5,000 or more, within 90 days of account opening. Average daily balance of \$5,000 or more for 90 days of account opening. Enrollment in Online banking with e-Statements is required and a minimum of 30 debit card purchases, 90 days from account opening. If all requirements are met, the \$300 will be deposited to your checking account on the 91st day from the account open date and may be subject to 1099 reporting. Any applicable taxes are the responsibility of the member. Rates as of 09/01/2024 are subject to change at any time without notice. Offer for a limited time only.

**Directional Checking Account Requirements: Monthly direct deposit, enrollment in online banking with e-statements, and 10 debit card purchases are required (must clear your account within the month, and ATM transactions are not included). If all requirements are met, you will earn the corresponding APY based on your average daily checking account balance. Visit compassccu.org/rates/deposit-rates for current rates. 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.

†APY – Annual Percentage Yield.

Federally insured by NCUA. Excess coverage by American Share Insurance.

A Letter from the CEO

Once again, this year seems to be going by fast. One recent development is that we now provide additional Mortgage Loan options — including out-of-state Mortgage Loans, Government Mortgage Loans (such as VA, FHA, and USDA loans), and Mortgage insurance for loans with less than 20% down payment. And as you might expect from Compass, we offer very competitive rates to our members. If you're in the market for a new home loan, call a team member at 707-443-8662, option 3, for more information.

As a reminder, our Refer-a-Friend campaign is in full swing. This is an excellent opportunity for you to share the benefits of Compass with others and get a nice \$50 incentive for doing so. As you know, word of mouth is one of the best sources of advertising, and we hope you'll take this opportunity to spread the word. For more information and details, refer to the Refer-a-Friend section in this newsletter.

In closing, thank you for your loyal membership. As always, our team is here to serve you, and we hope you'll look to Compass for all your financial needs. We strive to provide you with the best service possible, along with competitive rates and products to meet your needs. Please feel free to call our team anytime you have a question or need assistance at 707-443-8662.

Sincerely,

Ray F. Litchfield, Chief Executive Officer

Ray F. Litchfield



Refer-a-Friend

Guide a friend to better banking, and you'll both earn \$50!*

Share the benefits of Compass with your circle of friends, and when someone you refer joins, you'll each get \$50* as a welcome gift from us!

To apply or find out more, visit CompassCCU.org/refer-a-friend. Use promo code "Refer".

*New members need to qualify for membership. A savings account with a \$5 minimum deposit is required for membership. Checking accounts are subject to credit approval. In order to qualify, the new member must open a Primary Savings account, a Directional Checking account with online banking and e-Statements, and activate a debit card. New members must supply the full, legal name of the referring person who is a current Compass member. 46 days after account opening, \$50 will be deposited automatically to the referring member's savings account, and \$50 will be deposited automatically to the new member's checking account. Promotional funds may be subject to 1099 reporting, and any applicable taxes are the responsibility of the member. Offer, terms, and conditions are subject to change or discontinuation at any time without notice.

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We now have more ways to turn members into homeowners.

Compass is excited to offer new mortgage loan options to our members.

- Out-of-state Mortgage Loans
- Government Mortgage Loans (including VA, FHA, and USDA)
- Mortgage insurance for loans with less than 20% down payment

For more information or to apply, email loans@compassccu.org or call 707-443-8662, opt. 3.



2024 Holiday Club Accounts are now available!

Holiday expenses can add up quickly. This year, set yourself up for a successful, debt-free season by opening a Holiday Club account with Compass. A Holiday Club account is an additional savings account where the funds are held and released on November 1 — just in time for pre-holiday sales. And you can open an account with as little as \$5!*

To apply or find out more, visit: CompassCCU.org/Personal-Banking/Savings

*The minimum balance required to open this account is \$5.00. After your account is established, you may not make any withdrawals from this account other than the scheduled withdrawal that occurs on November 1 of each year. If you withdraw funds prior to November 1, we may close your Holiday Club account. On November 1, we will transfer the entire balance to your Savings Account. Federally insured by NCUA. Excess coverage by American Share Insurance.

Holiday Closures

Monday, October 14, 2024 — Columbus Day

Monday, November 11, 2024 — Veterans Day

Thursday, November 28 and Friday, November 29, 2024 — Thanksgiving

Tuesday, December 24, 2024 — Christmas Eve (Closing at noon)

Wednesday, December 25, 2024 — Christmas Day

Tuesday, December 31, 2024 — New Year's Eve (Closing at noon)

Wednesday, January 1, 2025 — New Year's Day

Annual Meeting Date Set

The 2025 Annual Meeting date will be held on Tuesday, Jan. 21, 2025 @6:00 pm at the Henderson Center branch. Please watch for updates by visiting: CompassCCU.org/meeting

International Credit Union Day October 17, 2024

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

The ultimate goal of ICU Day is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world and allow members to get more engaged. We invite you to stop by one of our branches and enjoy some refreshments to celebrate with us.

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

