



## Consolidate your debt with a special rate as low as 8.99% APR.\*

Don't let holiday expenses get in the way of a Happy New Year. Hurry for your chance to lock in a great rate while this promotion lasts!

\*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 This limited-time offer may be withdrawn at any time.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 1/1/2025.

## A Letter from the CEO

As we start the new year, it's a great time to look back at some of the successes of 2024, including how we ended the year with expanded mortgage loan offerings. Our competitive rates allowed our members to choose from a variety of term options up to 30 years and gave them the ability to buy a home with less than 20% down. It's our goal to help numerous area homebuyers on their purchasing journeys in 2025.

Looking forward to the year ahead, our seasonal consumer loan will be available to help members consolidate debt, cover large expenses or purchases, pay for a yearly vacation, or even tackle that big project or life event on your "to-do" list. Our year-long competitive rates will allow you to begin planning for these or any other events in the months ahead.

We look forward to continuing to serve our members and supporting all your financial needs. Let's make 2025 a success! If you have any questions, we encourage you to call us anytime at 707-443-8662.

Sincerely,

Ray F. Litchfield, Chief Executive Officer

*Ray F. Litchfield*



## Member Surveys – Hear what our members are saying

“Staff are extremely helpful and friendly. They honestly want to solve your transaction or problem. This unfortunately is not the case with many businesses today. Please keep up the excellent service.”  
— **Jim, Member for 45 years!**  
(Thank you, Jim!)

“Wish all transactions were this easy!”  
— **Sara D., Long-time Member**

“Every time I go to any branch of Compass Credit Union, I always talk to helpful professional people who make my visit a pleasant one.”  
— **Fredrick, Loyal Member**



## 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.

For additional security, 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. Then, whenever you call in, we can quickly identify you by the answers you have provided, which only you would know.

Call us at 707-443-8662 and we'll send you the form through DocuSign or regular mail.



## Directional Checking

**Did you know we offer a free checking account that pays interest?**

With a Directional Checking Account from Compass Community Credit Union, the higher your balance, the higher your interest rate. The only requirement is 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](https://CompassCCU.org) to open an account online today.

## Holiday Closures

Monday, January 20, 2025 – MLK Day  
Monday, February 17, 2025 – Presidents' Day

## Annual Meeting coming up this month

Members are invited to join us for our Annual Meeting on January 21, 2025, at 6:00 pm. The meeting will be held at the Henderson Center Branch, located at 2861 E Street, Eureka, CA 95501.

Come out and meet the Board of Directors, CEO Ray Litchfield, and the Compass team. Hear about the 2024 milestones, along with what's new for 2025.

Refreshments will be served, so we ask that you RSVP. For more details, visit [CompassCCU.org/meeting](https://CompassCCU.org/meeting). We look forward to having you there.

## Member Account Verification

Effective June 1, the Credit Union's audit firm, Nearman, Maynard, Vallez, merged into Doeren Mayhew, the #1 credit union audit firm in the U.S.

Some members will receive correspondence directly from Doeren Mayhew in conjunction with our 12/31/24 member account verification process. We encourage you to respond as instructed, if asked to do so.

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

