



COMMUNITY CREDIT UNION

Guiding you to better banking



**1% Cash Back  
Rebate\* AND  
No payments  
for 60 days\***



**VEHICLE LOAN RATES  
AS LOW AS  
5.49% APR\*\***

**Get up to \$400 cash  
back\* when you take  
out a new vehicle loan.**



Whether you're in the market for a new car, a new-to-you pre-owned vehicle, or just want to refinance an auto loan you already have, now is the perfect time to set your GPS to Compass Community Credit Union.

\*1% cash rebate offer is based on the loan balance, with a maximum rebate of \$400. \$5,000 minimum loan balance required for the rebate offer. If the loan is closed within 24 months of the open date, reimbursement of the rebate will be added to the payoff balance. Promotional funds will be deposited to your Compass CCU savings within 30 days of funding and may be subject to 1099 reporting. Any applicable taxes are the responsibility of the member. \*\*APR - Annual Percentage Rate. 36-month maximum term for the 5.49% APR. Other rates and terms available.

## A Letter from the CEO

Members, staff, and the Board of Directors gathered for the 2025 Annual Meeting on January 21, 2025. Dax Williamson - Board Chair, Ray Litchfield - President & CEO, Pamela Turner - EVP, and Chris Olson - SVP presented financial reports for 2024, a recap of milestones, several enhancements and future initiatives. It was a great evening, enjoyed by all.

As a reminder, 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 with mismatched information. Also, if there's a fraud alert, it's important that we 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.

Sincerely,  
Ray F. Litchfield, Chief Executive Officer

*Ray F. Litchfield*

**Check Out Our Promotions Page On Our Website!**

Visit [CompassCCU.org](https://CompassCCU.org) to see what special offers we have, just for members.





# 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. Visit [compassccu.org/americasaves](https://compassccu.org/americasaves) for these useful tips.

## 2025 DAILY THEMES

Monday, April 7, 2025  
**Saving Automatically**

Tuesday, April 8, 2025  
**Saving For The Unexpected**

Wednesday, April 9, 2025  
**Saving For Major Milestones**

Thursday, April 10, 2025  
**Paying Down Debt Is Saving**

Friday, April 11, 2025  
**Saving At Any Age**

Make sure to follow us on Facebook or Instagram to receive the daily themes. For additional details, visit [Compassccu.org/americasaves](https://Compassccu.org/americasaves)

## Member Benefits - Wills & Trusts, Tax Services, Arcata ATM Access, Night Drop, and Contactless Debit Cards.

We offer several benefits to our members.

### Estate Planning

Your financial wellness is our number one priority. That's why we partnered with Trust & Will and Love My Credit Union Rewards to provide exclusive savings on estate planning.

Get 20% off any estate plan just for being a Compass Community Credit Union member.

- Trust & Will is the leading Estate Planning platform offering: Convenient, easy-to-use online platform
- Legally binding documents customized to fit your needs Best-in-class
- Top-rated member support
- Fast estate planning - plans can be completed in 30 minutes

Wills start at just \$159 and Trusts start at \$399 with your member discount.

### Tax Services

H & R Block - Whether you want to meet in-office, via drop off, or send your documents virtually, let the tax professionals do the rest.

TurboTax - guarantees 100% accurate calculations so you can be confident your taxes are done right and get your biggest possible refund. With TurboTax Live, you can even talk with a tax professional onscreen for unlimited advice and a final review of your return.

### Night Drop Service

Both branches have a night drop, located next to the ATM. Items placed in the night drop after 8:00am will be processed the following business day.

### Arcata Branch Vestibule

To access the vestibule after hours, swipe your Compass debit card through the card reader, located to the left of the front door.

### Contactless Compass Debit Cards

The next time you stop into a branch, ask us to upgrade your debit card. Enjoy the many features with our new card and best of all, there's no cost to you.

For all of these benefits, visit <https://compassccu.org/membership/benefits>

## Holiday Closures

Monday, May 26, 2025 - Memorial Day

Thursday, June 19, 2025 - Juneteenth

Friday, July 4, 2025 - 4th of July

## Agreements and Disclosures Change In Terms

THIS IS A SUPPLEMENT TO AND NOTICE OF CHANGE IN TERMS OF OUR FUNDS AVAILABILITY POLICY, AND IS EFFECTIVE JULY 1, 2025. THE CHANGES, WHICH ARE IDENTIFIED IN THE BELOW PROVISIONS WILL INCREASE THE AMOUNT OF FUNDS INITIALLY MADE AVAILABLE TO YOU. ALL OTHER INFORMATION IN YOUR FUNDS AVAILABILITY POLICY REMAINS UNCHANGED. PLEASE READ THE INFORMATION BELOW IN ORDER TO BECOME FAMILIAR WITH THE NEW TERMS, AND NOTIFY A CREDIT UNION REPRESENTATIVE IF ANY PARTS ARE UNCLEAR.

**Longer Delays May Apply.** In some cases, We will not make all of the funds that You deposit by check available to You on the 1st business day after the day We receive Your deposit. Depending on the type of check that You deposit, funds may not be available until the 2nd business day after the day of Your deposit. The first \$275.00 of Your deposits, however, will be available on the 1st business day after the day We receive Your deposit.

If We are not going to make all of the funds from Your deposit available on the 1st business day, We will notify You at the time You make Your deposit. We will also tell You when the funds will be available. If Your deposit is not made directly to one of Our employees, or if We decide to take this action after You have left the premises, We will mail You the notice by the business day after We receive Your deposit.

If You will need the funds from a deposit right away, You should ask Us when the funds will be available. In addition, funds You deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check You deposit will not be paid.
- You deposit checks totaling more than **\$6,725.00** on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn Your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify You if We delay Your ability to withdraw funds for any of these reasons, and We will tell You when the funds will be available. They will generally be available no later than the 7th business day following the day of Your deposit. In any case, We reserve the right to refuse an item for deposit or encashment

**Special Rules for New Accounts.** If You are a new member, the following special rules will apply during the first 30 days Your Account is open. Funds from electronic direct deposits to Your Account will be available on the day We receive the deposit. Funds from deposits of cash, wire transfers, and the first **\$6,725.00** of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the 1st business day after the day We receive Your deposit if the deposit meets certain conditions. For example, the checks must be payable to You. The excess over **\$6,725.00** will be available on the 9th business day after the day of Your deposit. If Your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of Our employees, the first **\$6,725.00** will not be available until the 2nd business day after the day of Your deposit. Funds from all other check deposits will be available on the 11th business day after the day of Your deposit.

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



**CompassCCU.org**