

# COMPASS

COMMUNITY CREDIT UNION

Guiding you to better banking



## Jump Into Summer With A Low-Rate Loan!

AS LOW AS **8.99%<sup>APR\*</sup>**

## Great times start with great rates!



Time to take that well-deserved vacation, start that home remodel, or just have some summer fun? Borrow up to \$25,000 at a rate as low as 8.99%<sup>APR\*</sup> and let the adventures begin this summer!

\*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 This limited-time offer may be withdrawn at any time.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 5/1/2025. Federally insured by NCUA. Excess coverage by American Share Insurance.

## A Letter from the CEO

Dear Valued Member,

I hope this message finds you well. We would like to share an important update regarding our Wabash Avenue Corporate Office location. After much consideration, we will be closing this location effective May 29, 2025, in conjunction with its sale. The Wabash Avenue site, which has been used exclusively for Administration and Operational Support staff since 2019, will no longer be in service.

Please rest assured this closure will not in any way affect your membership, services, accounts, or banking needs. We simply felt it was important to inform you of this change. While it is bittersweet to say goodbye to this location, we are excited about the new opportunities it presents.

As part of this transition, impacted staff will relocate to the Arcata branch. We recently completed a redesign of the existing workspace in the branch to help facilitate this move. This upgraded space will enable our Compass Team to continue providing you with excellent service in a modern and efficient environment.

Should you have any questions or concerns, please feel free to reach out to us. We're here to help and are happy to provide any additional information you may need.

Thank you for being a valued member of the Compass Community Credit Union family. We look forward to continuing to serve you.

Warm regards,

Ray F. Litchfield, Chief Executive Officer

*Ray F. Litchfield*

## Scholarship Winners!

Compass Community Credit Union has awarded three \$1,500 scholarships to aid students in their quest for further education. Students were asked to provide several items, including an essay "How You Have Helped to Further the *People Helping People* Philosophy" that guides Credit Unions. Congratulations to Saige Machado, Maia Cavness, and Wesley Way, recipients for 2025.



Saige Machado



Maia Cavness



Wesley Way

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

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



# Got Friends? Get Rewarded!

Refer a friend to Compass  
and you will both earn \$50\*

SCAN TO LEARN  
HOW TO EARN  
YOUR \$50 BONUS!\*



## Guide your friends to better banking!

Tell them the benefits of joining Compass Community Credit Union.  
Now is the perfect time during our Refer-a-Friend campaign,  
giving you both \$50 for sharing as a welcome gift from us!

\*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. Hurry, offer available for a limited time. Offer, terms, and conditions are subject to change or discontinuation at any time without notice. Federally insured by NCUA. Excess coverage by American Share Insurance.

## Unlock the Possibilities!

Renovate your home, fund major life events, or pay off high-interest debt with our two low promotional-rate home equity line of credit (HELOC) options. Turn your goals into reality. Contact us to see how Compass Community Credit Union can help!

**Rates as low as 3.99%<sup>APR\*</sup>**  
for the first 6-months<sup>+</sup>

- No closing costs for any credit line over \$30,000\*\*

**Rates as low as 5.50%<sup>APR\*</sup>**  
for the first 12-months<sup>+</sup>

- No closing costs for any credit line over \$30,000\*\*

To apply or find out more: 707-443-8662

\*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 (7.50% on 12/19/24) 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 time 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 Loan to Value (LTV). 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 available for a limited time only. Federally insured by NCUA. Excess coverage by American Share Insurance. NMLS #423538.

## Holiday Closures

Friday, July 4, 2025 - 4th of July

Monday, September 1, 2025 - Labor Day

## No Annual Fee With A Low Rate!



- Rate as low as 10.99% APR\*  
\*Annual Percentage Rate
- No Annual Fee
- No Balance Transfer Fee

Whether you have a good  
credit score or are working  
toward building one, we have  
a **Visa credit card** for you!

Our standard Visa Classic offers a low-interest rate with a line of credit up to \$25,000. However, if you're just starting out with credit or working to build your credit back, we have another smart option: a Share Secured Visa.

With a Share Secured Visa, your spending limit is secured by your Compass Community Credit Union savings account - up to a maximum of \$25,000. It offers all the convenience and features of our Visa Classic, but a more flexible approval process.

## 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 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.

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

## Mailing Address

PO Box 1268, Eureka, CA 95502



**CompassCCU.org**