

# COMPASS

COMMUNITY CREDIT UNION

Guiding you to better banking

## Stress-Free Holidays Start Here

## We Have the Lowest Rate in Town!



No need to stress this holiday season, we have the perfect solution just for you. Borrow up to \$25,000 at a rate as low as 8.99%<sup>APR\*</sup>. Offer expires 12/31/2025.

\*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 This limited-time offer may be withdrawn at any time.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 10/1/2025. Federally insured by NCUA. Excess coverage by American Share Insurance.

## A Letter from the CEO

Dear Compass Members,

I would like to remind you to explore our additional Mortgage Loan options. We can now offer out of state Mortgage Loans, Government Mortgage Loans including VA, FHA and USDA, and Mortgage insurance for loans with less than a 20% down payment. If you are struggling to find a loan with a lower down payment, call a team member at 707-443-8662, extension 3, for more information.

As a reminder, our Refer a Friend campaign is in full swing. This is a great opportunity for you to share Compass with others and get a \$50 reward for the referral. As you know, word of mouth is one of the best sources of advertising and we hope you'll take this opportunity to share.

Thank you for your loyal membership.

Warm regards,

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.



## Compass in the Community!

### Blood Drive

Compass Community Credit Union recently held a community blood drive. Thank you to all that participated!

The Northern Community Blood Bank needs blood donated daily to sustain the demand, so again, thank you to the 25 donors that came out to help support this worthy cause.



### Stuff the Bus!

Compass helped local students start the school year prepared and confident! We joined forces with our amazing community to collect essential school supplies for students in need.

Thank you for supporting local kids!



### Summer Concerts

The Compass team was out on Thursday, August 14th at the Madaket Plaza for the summer concert series. Compass was giving away prizes while enjoying some great music.



Visit [Compassccu.org/compass-in-the-community](https://Compassccu.org/compass-in-the-community) for more information





## More Mortgage Loan Options

Compass is excited to now offer more Mortgage Loan options for 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.

Email [loans@compassccu.org](mailto:loans@compassccu.org) or call 707-443-8662, extension 3 for more information.

NMLS #423538



**COOPERATION  
FOR A PROSPEROUS  
WORLD**

## International Credit Union Day October 16, 2025

2026 theme:

**Cooperation for a Prosperous World**

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

The ultimate goal is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world and give members the opportunity to get more engaged.

We invite you to stop by one of our branches and enjoy some refreshments to celebrate with us.

## Holiday Closures

**Monday, October 13:**

Indigenous People's Day

**Tuesday, November 11:**

Veteran's Day

**Thursday, November 27 &**

**Friday, November 28:**

Thanksgiving

**Wednesday, December 24:**

Close at noon Christmas Eve

**Thursday, December 25:**

Christmas Day

**Wednesday, December 31:**

Close at noon New Year's Eve

**Thursday, January 1:**

New Year's Day

## Holiday Club Account

Open a Holiday Club Account to help you save throughout the year for the holiday season.

Think of it as a gift to your future self. It's only \$5 to get started so why wait?

*Scan QR code to open your account:*



## Online and Mobile Transfers

Effective October 1, 2025, you will now be able to transfer money from your Compass account to your other account with another financial institution or from that account to Compass.

In order to offer this service, we need to update our Terms & Conditions, effective October 1, 2025. Through the use of the Online or Mobile Banking platform, you may access the Account-to-Account feature and transfer funds from: (i) Your Credit Union shares to other shares owned by you that are located at financial institutions outside of the Credit Union; and (ii) deposit accounts owned by you that are located at financial institutions outside of the Credit Union to Your Credit Union Accounts.

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

Phone: 707-443-8662



**CompassCCU.org**  
Federally insured by NCUA

## Annual Meeting

Mark your calendar - The 2026 Annual Meeting date will be Tuesday, January 20, 2026 @6:00 pm at the Henderson Center branch. Please watch for updates by visiting [CompassCCU.org/meeting](https://CompassCCU.org/meeting).

## Call for Nominations

There are currently three director positions up for re-election on the Credit Union Board. The term is three years for these positions. If you would like to be considered for nomination as a candidate for the Board of Directors or Supervisory Committee, nominations may be made by members by means of petition(s). Such petition(s) must be signed by one-twentieth (1/20) of one percent (1%) of the members entitled to vote but not less than one hundred (100), nor more than five hundred (500) of such members' signatures. Such petition(s) shall be delivered to the Secretary of the Credit Union by November 14, 2025. Along with the signed petition, candidates are asked to submit a letter of intent (including a statement of qualification and biographical data). Positions are open to all current members, age 18 or older. If no more nominations for vacant positions are received than the number of vacant positions, the credit union may, without further action, declare that those nominated and qualified to be elected are elected. If, however, the number of nominees exceeds the vacancies, elections will be determined by a plurality vote by printed ballot during the Annual Meeting.