

# COMPASS

COMMUNITY CREDIT UNION

Guiding you to better banking



## CONSOLIDATE YOUR DEBT with A Special Rate As Low As 8.99%<sup>APR\*</sup>



## No Payments for 60 Days!

With our Debt Consolidation Loan Special, there's nothing stopping you from taking control of your finances. Pay off your expenses and high-rate credit cards by consolidating with a special Compass loan, rates as low as 8.99% APR\*.

\*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 This limited-time offer may be withdrawn at any time.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 \$2,500 new money added to the loan balance.

Rates as of 1/1/2026.

### Coastal Cleanup

Compass crew, along with friends and family, joined together for the annual Coastal Clean Up Day on September 20th. Many hands helped remove trash around the North Jetty, creating a cleaner community in which we live. Next year, we hope to grow this event to include Compass members so we can make a big impact on our community.



### Annual Halloween Costume Drive!

Compass collected costumes from staff and members to enable children in our local community to participate in Halloween events. We partnered with the City of Eureka for their annual Halloween Costume Drive. By partnering, we worked together to ensure every child has a chance to dress up and enjoy the magic of Halloween. Thank you for supporting local kids!



## A Letter from the CEO

Dear Compass Members,

Say goodbye to debt with our Debt Consolidation Loan. Borrow from Compass CCU for a wide range of needs—whether you're consolidating debt or making home improvements—using only your signature as collateral. You may borrow up to \$25,000, with repayment terms of up to 60 months and an annual percentage rate starting at 8.99%.

As we look back on 2025, we're proud to have expanded our community involvement. This year, Compass donated to several nonprofits and schools to support and strengthen our local community. We contributed \$1,000 to the Humboldt Library Foundation and another \$1,000 to Eureka Community Services for children's camp scholarships. We also awarded \$1,500 in scholarships to three high school students. In addition, our local branches hosted a blood bank drive. Compass Community Credit Union proudly supported local youth by providing add-on bids for the Junior Livestock Auctions at both the Trinity County Fair and the Humboldt County Fair. We also held a Stuff the Bus Back-to-School Drive, encouraging community members to donate school supplies for local students in need. To learn more about how we support our community, visit our website: <https://compassccu.org/compass-in-the-community-new/>

Compass is also excited to announce the launch of our new business accounts in 2025. We offer some of the lowest fees available, and many businesses qualify for free checking based on account activity.

Learn more at: <https://compassccu.org/business-accounts/>

Thank you for your loyal membership.

Warm regards,

**Ray F. Litchfield, Chief Executive Officer**

*Ray F. Litchfield*

## Compass in the Community!

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

### Cancer Awareness Month

Compass members and staff stepped up to help make a difference in the fight against breast cancer. Members were encouraged to stop by any Compass branch through the month of October and make a \$5.00 donation by purchasing a pink ribbon. Compass matched every donation and presented a check for \$1,000 to the American Cancer Society.



### Food Pantry

Compass partnered with Food for People and asked staff, members & friends to donate non-perishable food items throughout the month of November.





## Mobile Banking

**Compass Mobile Banking** - it's fast, easy and free! You can check your balance, transfer funds and set up bill payments, all for free. **NEW:** You can now transfer money from your Compass account to an external financial institution and transfer money to your Compass account from an external financial institution.

**Coming soon:** Apply, Google & Samsung Pay - visit [CompassCCU.org](http://CompassCCU.org) for details.

## 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.

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.

## Special Auto Loan Offer!

Rates as low as

**3.99% APR\***

with no payments for 60 days!

## YOUR ROAD TO LOWER PAYMENTS!

\*APR - Annual Percentage Rate. Rate above as of 11/10/2025. Current Compass CCU loans not eligible. 36-month maximum term for the 3.99% APR. Other rates and terms available. For a \$15,000 car loan with a 36-month term at 3.99% APR, the monthly payment will be \$442.79. Actual rate may vary based on credit worthiness. 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.

## Holiday Closures

**Monday, January 19:**  
MLK Day

**Monday, February 16:**  
President's Day

## Updated Fees - Effective 1/1/2026

NSF Checks/ACH (returned) fee of \$14

Courtesy Pay Tiers  
\$5.01-\$15 fee of \$10  
\$15.01+ fee of \$14

We have updated the Compass app and Online Banking to display your "Available" balance on your accounts. To see the "Actual" balance, click on the account, then you will see a circle with an upside down "!!". Click on it and you'll see both the actual and available balance. Your actual balance is your total balance in the account (including any holds) and your available balance is what you have available at that time.

## Annual Meeting

Members are invited to join us for our Annual Meeting on January 20, 2026, 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 2025 milestones, along with what is new for 2026.

Refreshments will be served, and we ask that you RSVP.

Visit [Compassccu.org/meeting](http://Compassccu.org/meeting) for more details. We look forward to having you there.

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