

COMPASS

COMMUNITY CREDIT UNION

Guiding you to better banking

1951

75th ANNIVERSARY

2026



Fund Your Fun!

We Have the Lowest Rate In Town.

AS LOW AS
8.75% APR*
& No Payments
for 60-days!



Scan for more information



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 8.75%^{APR*} and let the adventures begin this summer!

*APR — Annual Percentage Rate. Rates as low as 8.75% APR. Max loan amount of \$25,000 with 60-month term. For a \$10,000 Personal Loan with a 60-month term at 8.75% APR, the monthly payment will be \$206.37. 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 This limited-time offer may be withdrawn at any time.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 5/1/2026.

Boys & Girls Club

Compass was excited to donate much needed supplies including several basketballs, notebooks, coloring pens and sidewalk chalk to the Boys & Girls Club. Pictured is Monica Rose, Executive Director of the Boys & Girls Club of the Redwoods and Bruce Lund, AVP of Marketing & Retail Banking from Compass.



Humboldt Animal Shelter

Compass members and staff answered the call by donating an assortment of dog and cat treats, toys, and chew items to support the Humboldt Animal Shelter. Bruce Lund, AVP of Marketing and Retail Banking from Compass presented the donated items to Sr. Animal Control Officer, Megan. Also pictured in the photo is Magic, who is currently waiting to be adopted. All the donated items will certainly be put to good use, and we thank you for supporting the shelter. Several pets are currently waiting to be adopted, for more information visit <https://humboldtgov.org/2658/Animal-Shelter>



A Letter from the CEO

Dear Compass Members,
Compass recently held our annual Shred Day, and it was a huge success! We are proud to support our members' document disposal needs by providing a safe and convenient way to securely dispose of sensitive documents.

Members were invited to bring up to three boxes of documents to be shredded free of charge, and we appreciate everyone who participated in helping make the event a success.

Be sure to watch for announcements regarding our next Shred Day event. We look forward to seeing you there!

Get a head start on holiday spending with a Holiday Club Account. It's a simple way to save throughout the year so you're ready when the holidays arrive. Open your account online in just minutes with only a \$5 minimum deposit to get started. Open your Holiday Club Account today: <https://compassccu.org/personal-banking/savings/>

Compass Community Credit Union always holds an annual blood drive at both branches. This year, the local blood bank mobile will be stationed at the Arcata branch on Friday, July 10th from 11am - 4pm and at the Henderson Center branch on Thursday, July 16th from 11am - 4pm. Last year we had a total of 25 donors come out and support this great cause!

Going back to school should be exciting—not stressful for families. That's why Compass is proud to host our annual Stuff the Bus event.

Last year, Compass partnered with Bicoastal Media and the Humboldt County Office of Education for the Stuff the Bus Back-to-School Drive. Donation bins were placed at our Arcata and Henderson Center branches to help collect essential school supplies for local students in need.

We look forward to continuing this tradition and sharing more details about this year's event soon. Thank you for your loyal membership and continued support of our local community.

Warm regards,

Ray F. Litchfield, Chief Executive Officer

Ray F. Litchfield

Compass in the Community!

Visit Compassccu.org/compass-in-the-community for more information

Supporting the American Heart Association

February was Heart Month and Compass was proud to support the American Heart Association, with a special focus on raising awareness about heart disease, symptoms, and early screening. Members were encouraged to help make a difference by stopping in any Compass branch to make a \$5.00 donation by purchasing a heart to display inside the branch. Compass matched every donation made by members and staff, with all proceeds donated to the American Heart Association.



Eureka Chamber Mixer

It was a fun filled evening at the Eureka Chamber mixer hosted at the North Coast Floor & Tile on April 16, 2026. Members enjoyed a mini putt-putt golf, scavenger hunt, and of course, delicious food and treats. Compass team, Kelsey Dunn & Esther Palmer were on hand, along with Ambassador, Brian Senteney.



75 Years of Experience

Low Rates

Infinite 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 3.75%^{APR*} for the first 6-months[†]

- Adjusts to normal rate after the 6th month.
- No closing costs for any line over \$30k**
- 36-month rider for closing costs

Fixed Rate as low as 5.25%^{APR*} for the first 12-months[†]

- Adjusts to normal rate after the 12th month.
- No closing costs for any line over \$30k**
- 36-month rider for closing costs

*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 (6.75% on 5/1/2026) 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 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. NMLS #423538.



THE ROAD TO SAVINGS STARTS RIGHT HERE!

Earn up to

\$475 Cash Back

& No Payments for 60 Days!



TO CELEBRATE OUR 75TH ANNIVERSARY

Rates as low as **3.99%^{APR*}**

*APR - Annual Percentage Rate. Rate above as of 4/1/2026. Current Compass CCU loans not eligible. For a \$15,000 car loan with a 36-month term at 3.99% APR, the monthly payment will be \$443.00. 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.



**1% cash rebate offer is based on the loan balance, with a maximum rebate of \$475. \$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. 36-month maximum term for the 3.99% APR. Other rates and terms available.

Holiday Closures

Friday, July 3:

Independence Day

Monday, September 7:

Labor Day

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.

Scholarships

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 the nominee has helped to further the 'people helping people philosophy' that guide Credit Unions. Congratulations to, Tristen Titus, Kayla Maples, and Travis Way recipients for 2026.

Pictured in photo one: Left to right are Chris Olson, SVP of Retail Banking from Compass, Tristen Titus, and Ray Litchfield, President/CEO of Compass.



Pictured in photo two: Left to right are Bruce Lund, AVP of Retail Banking & Marketing from Compass and Kayla Maples



Pictured in photo three: Left to right are Bruce Lund, AVP of Retail Banking & Marketing from Compass and Travis Way

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