

COMPASS

COMMUNITY CREDIT UNION

Guiding you to better banking

1951

75th ANNIVERSARY

2026

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%^{APR*}. Offer expires 12/31/2026.

*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 This limited-time offer may be withdrawn at any time.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.

Redwood Empire BMX

On Sunday, July 26th, Compass Community Credit Union was proud to sponsor Redwood Empire BMX. Redwood Empire BMX hosts weekly practices and race events that provide local youth with a safe, fun, and healthy environment to stay active, learn new skills, build confidence, and develop lasting friendships. The program promotes sportsmanship, perseverance, responsibility, and an active lifestyle—values that align closely with our commitment to investing in the well-being of our community.



Bloodmobile

A heartfelt thank you goes out to our amazing staff and wonderful community members for your incredible support and generosity. Because of your willingness to donate, we collected enough blood to help provide lifesaving support to approximately 45 people in need.

We are grateful for everyone who participated, volunteered, and helped make this event such a success.



A Letter from the CEO

Dear Compass Members,

Recently, we partnered with the Northern California Community Blood Bank to host our annual community blood drive, helping collect lifesaving blood donations for local patients. The Northern California Community Blood Bank's mobile donation unit was stationed at Compass's Arcata branch on Friday, July 10, from 11 am to 4 pm and at our Henderson Center branch on Thursday, July 16, from 11 am to 4 pm.

Two raffle winners received Humboldt Crabs ticket baskets, while two additional winners took home brand-new 55-inch televisions.

Compass has proudly hosted this annual blood drive each July as part of our commitment to supporting the communities we serve. Every blood donation can save up to three lives! This year, we had donors participate to save 45 lives! Thank you to everyone who donated and helped make a difference for local patients in need.

The holiday season should be a time to enjoy family, celebrate traditions, and look ahead to the new year—not a time to worry about unexpected expenses. With a Compass Holiday Loan, you can borrow up to \$25,000* at a rate as low as 8.99% APR**—with no payments for 60 days. Whether you're covering seasonal expenses, planning holiday travel, or looking for a fresh financial start by consolidating higher-interest debt, a Compass Holiday Loan gives you the flexibility to choose what works best for you. We're here when you need us, and we're proud to be your trusted financial partner throughout the year.

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. This year, Compass has partnered with Bicoastal Media and the Humboldt County Office of Education for the Stuff the Bus Back-to-School Drive. Donation bins are available at our Arcata and Henderson Center branches to collect essential school supplies for local students in need. If you'd like to help, we'll be accepting donations through September 4, Monday-Friday, from 8:30 AM-5:00 PM at the following drop-off locations:

Arcata: 1033 G Street, Arcata, CA 95521
Henderson Center: 2861 E Street, Eureka, CA 95501

We look forward to continuing this tradition and sharing more details about other events soon. Your commitment means so much to us, and we're grateful to have you as valued members.

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

Food Trucks for Local Small Business Owners

The Compass team hosted multiple free food trucks for local small business owners in Arcata and Henderson Center. This event brought local business owners and employees together for an afternoon of networking, relationship building, and conversation. In addition to sharing a great meal, we had the opportunity to discuss our business banking products and services, including our business accounts and the ways Compass Community Credit Union can support the financial needs of local businesses.



Scholarships

Compass Community Credit Union has awarded three \$1,500 scholarships to aid students in their quest for further education.



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.

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:



International Credit Union Day October 15, 2026



2026 theme:

Cooperative Finance: A Steady Signal in a Noisy 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!

Annual Meeting

Mark your calendar - The 2026 Annual Meeting date will be Tuesday, January 19, 2027 @6:00 pm at the Henderson Center branch. Please watch for updates by visiting CompassCCU.org/meeting.

Call for Nominations

There are currently two board of director positions, and one supervisory committee position 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 12, 2026. 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.

Holiday Closures

Monday, October 12:
Indigenous People's Day

Wednesday, November 11:
Veteran's Day

**Thursday, November 26 &
Friday, November 27:**
Thanksgiving

Thursday, December 24:
Close at noon Christmas Eve

Friday, December 25:
Christmas Day

Thursday, December 31:
Close at noon New Year's Eve

Friday, January 1:
New Year's 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.

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