

GUIDEPOST

Financial information for your journey



NEW ARCATA BRANCH

NOTE —FROM— THE CEO

Take a look at the sneak peak of the **Arcata branch!** It's very exciting to be able to reveal it to you. Even more exciting, though, is our ability to serve our Arcata members right in their neighborhood. Work is moving along and we anticipate opening later this year. We'll keep you posted.

We're also pleased to announce a **new branch coming** in 2019 in Henderson Center—the former Umpqua branch at 2861 E Street. Watch for updates as we prepare to open this branch in April 2019.

And again, I'm pleased to announce that BauerFinancial presented us with **another 5-Star Rating** for the second quarter of 2018. That's our 32nd consecutive quarter

of stellar ratings...a testament to our staff, Board and most of all, to our members.

Thank you!

Ray F. Litchfield, *Chief Executive Officer*

DEPOSIT YOUR CHECK USING YOUR MOBILE PHONE

- Deposit anytime, from anywhere
- Available 24/7
- Save a trip to the branch

Our mobile deposit service is **free** and easy to use. Just click on the "Deposit Check" icon when you log into the mobile banking app.



INTRODUCING TERM SHARE CERTIFICATES



We are now offering Term Share Certificates! Certificates allow us to **pay a higher return**

to you because you promise to leave the money with us for a predictable amount of time. They are available to open with only a \$500 minimum balance, and you can choose a term ranging from 6 to 60 months.

For current rates, visit compassccu.org or call us at 800-440-8662.

PROTECT YOURSELF FROM ID THEFT AND FRAUD

IDENTITY THEFT

- Don't give out personal information over the phone, internet, or mail unless you have initiated the contact.
- Shred any paper with personal information on it.
- Review your credit report at least annually. The official site to view credit reports for free from the three major bureaus is annualcreditreport.com.

CRIMES AGAINST THE ELDERLY

- Protect yourself from those who prey on the elderly. If someone asks you to take them to the Credit Union to make transactions on your account, contact police immediately.

LOTTERY, SWEEPSTAKES, AND MYSTERY SHOPPER

- If you're notified that you're a winner and all you have to do is deposit their check and wire money back for "taxes" and "fees," don't fall for this—this is a scam.

ONLINE PURCHASE SCAMS

- Always use a credit card when making online purchases...you're protected by the issuer and the Fair Credit Billing Act. If the seller insists on a money transfer, walk away.

WALLET OR PURSE IS STOLEN

- If you lose your credit, or ATM/Debit card, contact us immediately so we can block them. These cards **can be used even without the PIN** so it's urgent that you call us as soon as you learn they are missing.

If you believe you may have been a victim of identity theft or fraud, please file a report with the Federal Trade Commission (FTC) and local law enforcement. You may also want to place a freeze on your credit report. Contact us immediately as well at 800-440-8662.

ADDITIONAL RESOURCES

- Annual free credit reports - www.annualcreditreport.com, 877-322-8228
- Federal Trade Commission - www.consumer.gov/idtheft, 877-FTC-HELP
- Credit Reporting Bureaus - Experian: 888-397-3742, Equifax: 888-766-0008, TransUnion: 800-680-7289

MAKE YOUR OWN COFFEE IN THE MORNING AND SAVE!

Coffee drinks at your favorite coffee shop—oh so good but they can really add up. Make your own coffee and **you'll save a lot of money each month**. You can even splurge on premium ground or beans, and still save. Try it, you'll be surprised.



HOME SHOW EUREKA

We were thrilled to participate in the Home Show Eureka this past April. Congratulations to our contest winner, Donna! She received an Emergency Home kit.



There's still time to hit the road this summer with a **new RV, car, or motorcycle** and a loan from Compass CCU.

Get a pre-approval with us, then go ahead, **shop with power and confidence.**

Visit compassccu.org for rates and details.

HOLIDAYS/CLOSURES

Labor Day - September 3

OFFICE LOCATIONS

Eureka: 321 Wabash Avenue
2861 E Street (opening April 2019)

Arcata: 1033 G Street (opening late 2018)

PHONE

707-443-8662 • 800-440-8662

OFFICE HOURS

Mon, Tue, Thu, Fri: 9:00–3:00
Wed: 11:30–5:30

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