



## Is the holiday spirit about to start haunting you?

If your holiday gift buying increased your credit card balances, here's a simple method you can use to pay them off quicker.

- Gather up all your credit card bills and see which one has the highest interest rate
- Pay as much over the minimum payment as you can on that card
- Pay the minimum payment on all the other cards
- Continue to do this until that first card is paid off
- Now take the amount you paid on that card and add it to the payment you're already making on the card with the next highest interest rate
- Once that card is paid off, take everything you were paying on that card and add it to the payment on the next card
- Continue doing this until all the cards are paid off

**Tip:** As you're doing this, try to not put any new purchases on your credit cards. Use your debit card or cash instead. Also, try to cut down on the number of cards you use in the future to just two or three. And don't keep a balance on any card that's more than 10% of the card's credit limit. This will help improve your credit rating.

## Taking a look back at 2018.

A lot of things happened here at Compass CCU the past year. Starting with our name change to Compass CCU. In case you were wondering why we changed our name, the answer is pretty simple. We wanted a name that reflected the expansion of our membership to include those who live, work, or worship in Humboldt, Del Norte, and Trinity Counties.

2018 was also a very good year for us financially. We experienced strong growth in used car loans, mortgages, and home equity lines of credit. And we introduced our new Certificates of Deposit with higher, more competitive rates. To help us handle all that extra work, we also added five new members to our staff.

We expect 2019 to pick up where 2018 left off — especially with the opening of our Arcata branch and our Henderson Center branch in the next few months.

Thank you for all your support this past year. I promise we'll be working even harder to earn your support in 2019.

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

*Ray F. Litchfield*

# New Branch Hours to Better Serve You!

**Eureka Branch**  
321 Wabash Ave.,  
Eureka, CA 95501  
**9am – 5pm Monday – Friday**  
(Starting January 2, 2019)



## ARCATA BRANCH UPDATE

Construction on the Arcata branch has finally begun and we are excited to see the changes take place. We expect the opening to be sometime in the first quarter of 2019 and will keep you posted. This new branch will be located at 1033 G Street (across from the Arcata Theatre Lounge). Keep an eye out for our grand opening.



 /CompassCCU — Follow us to stay up-to-date.

### Locations

#### Eureka Branch

321 Wabash Avenue  
Eureka, CA 95501  
Phone: 707-443-8662

#### Arcata Branch

(anticipated opening 1st quarter 2019)  
1033 G Street  
Arcata, CA 95521  
Phone: 707.443.8662

#### Henderson Center Branch

(anticipated opening 2nd quarter 2019)  
2861 E Street  
Eureka, CA 95501

## Don't miss our Annual Meeting on January 24

As a Compass CCU member, attending this meeting is an excellent opportunity to learn more about your credit union. You'll have a chance to meet our CEO, board members, and staff. Get an update on the new branches. Hear a quick review of all the upgrades we put in place last year. Plus, get a sneak peek at some of the things we have planned for this year. We'll even be giving away door prizes.

**When:** Thursday, January 24, 2019  
at 6:00 pm

**Where:** The Compass office at 321 Wabash Avenue, Eureka

**RSVP:** Please RSVP by emailing us at [info@compassccu.org](mailto:info@compassccu.org) or calling **707-443-8662** by Jan. 18, 2019. Space is limited.

### Holiday Closures

Monday, January 21, 2019 – Martin Luther King Day  
Monday, February 18, 2019 – Washington's Birthday

## Compass in the Community

**HSU Career Night**  
Helped accounting and finance students connect with potential employers.



**Bark in the Park**  
All proceeds from this 5k walk/run were donated to Mending Mutts.



### Pastels on the Plaza

Sidewalks became works of art to support the Northcoast Children's Services. This one was created by Compass staff member, Taylor.

