



With the chance to earn up to 2.00% APY,* having a Compass Directional Checking account is a no-brainer.

The idea behind our new Directional Checking is very simple: The more money you put into this account, the more money you'll earn — up to 2.00% APY.* The only requirements are Direct Deposit, free online banking with e-Statements, and make a minimum of 10 Debit Card transactions a month. Ask a Compass representative for more details.

	Balance Requirement	APY*
Tier 1	All Balances (conditions not met)	0.01%
Tier 2	Balance \$0 - \$25,000	0.60%
Tier 3	Balance \$25,000.01 - \$75,000	1.00%
Tier 4	Balance \$75,000.01 - \$150,000	1.50%
Tier 5	Balance \$150,000.01 +	2.00%

*APY - Annual Percentage Yield. Monthly direct deposit, enrollment in online banking with e-statements and 10 debit card transactions (ATM transactions not included) are required. If all requirements are met, you will earn the corresponding APY listed in the chart above based on your average daily checking account balance. There is a Grace Period for the month in which you open your account. The requirements will not be enforced until the following month. Dividends are compounded monthly based on your average daily balance and correspond to the entire average daily balance. After the first month, if you do not meet the requirements, you will earn the Tier 1 APY. Rates as of 9/1/2019 are subject to change at any time, without notice. \$5 savings required for membership. Federally Insured by NCUA.

A letter from the CEO.

2019 was quite a year for Compass and our members. We opened our new Arcata branch in April, followed by the opening of our new Henderson branch in June. In 2019, we welcomed over 800 new members — a record high for the Credit Union! We also added a number of employees with significant banking experience to support the expanded vision of the Credit Union.

2019 was also the year we started offering online account opening for easier accessibility. Plus, we introduced members to our new Directional Checking. The higher your balance is, the more you'll earn. Like we say in our ads, opening one is a no-brainer.

Since this is a new quarter, you're probably wondering how we were rated by BauerFinancial. Well, I'm happy to announce that for the 38th quarter in a row we were once again given a 5-star rating. The perfect way to end the year.

Sincerely,
Ray F. Litchfield, Chief Executive Officer

Ray F. Litchfield

**Family and friends
can now join online at
CompassCCU.org**

Don't keep all the benefits you enjoy by being a Compass member all to yourself. Invite family members to join. It's fast, easy, and they can join online. **Friends can join online, too. They just need to live, work, or worship in Humboldt, Trinity, or Del Norte counties. All new members also need to deposit \$5 in a Compass savings account when they join.**

Keeping the community in community credit union.



At Compass, the word “community” isn’t just in our name, it’s also in everything we do — from helping members with their financial futures, to supporting the area’s great organizations and events. Here are just a few of the causes we supported:

- Eureka’s Women’s Club
- Mad River Watershed Clean Up Event
- Rhododendron Parade
- Redwood Coast Music Festival
- Get Out and Play Day, Clarke Historical Museum
- 6th Annual Kevin Ebbert Memorial Trail Run
- Lost Coast Kennel Club’s Summer Show
- HSU — Student Fair
- HSU — Faculty & Staff Benefit Fair
- Walk to End Alzheimer’s
- Sidewalk Art supporting Northcoast Children’s Services
- Career Night at HSU
- Humboldt Autism Alliance

Annual Meeting — see you on January 29, 2020.

All our members are invited to join us. Stop by to meet the Board, our CEO, and the rest of our staff. Hear about all the upgrades we made in 2019. Get a sneak peak of what we have planned for 2020 — including information about our new system upgrade and how it’s going to make banking with us even better. Don’t forget the door prizes, you don’t want to miss out.

RSVP by Friday, January 24, 2020 by emailing us at info@compassccu.org or calling 707-443-8662.

Date: Wednesday, January 29, 2020

Time: 6 pm

Location: Compass CCU Corporate Office — 321 Wabash Ave., Eureka

Holiday Closures

Monday, January 20, 2020 — MLK Jr. Day

Monday, February 17, 2020 — Presidents’ Day

Follow us to stay up to date



Locations

Arcata Branch

1033 G Street, Arcata, CA 95521
9am – 5pm Monday – Friday
9am – 12 noon Saturday
24-hour ATM access

Henderson Center Branch

2861 E Street, Eureka, CA 95501
9am – 5pm Monday – Friday
24-Hour Drive-Up ATM

Corporate Office

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