



Miss a bill's due date and your credit score will pay for it.

Being late every now and then when paying your bills is a bigger deal than you think.

First of all, in addition to a late fee, creditors may also decide to increase your interest rates — for some credit card companies that new rate could be as high as 29.99%.

But that's not the worst news. Every time a late payment is reported, your credit score gets a ding. And the higher your score, the bigger the hit. In fact, just one late payment can cause as much as a 90 to 110 point drop on a FICO score of 780 or higher.

One way to avoid all this is with One-click Bill Pay from Compass. With One-click Bill Pay you'll never have to worry about missing a payment or paying late fees. You schedule the payment dates. And every month, payments will be automatically deducted from your account. To learn more about One-click Bill Pay ask a Compass Community Credit Union employee.

Another quarter. Another 5-star rating.

When you place your hard-earned money in a financial institution, you trust that it's going to be well taken care of. But how do you know for sure?

One way is to check to see how that financial institution is rated by BAUERFINANCIAL, Inc. — the nation's leading independent bank and credit union rating and research firm. How did they rate Compass? By giving us the highest rating they can give. The same one they've given to us for 35 consecutive quarters — 5-stars. So you can rest assured that you picked the right place for your money.

We're also working hard to make sure you feel like you picked the right financial institution. So we extended our hours. Our new Arcata branch is almost complete. And the opening of our new Henderson Center branch isn't far behind. Plus, we've added additional staff, so we're ready to take care of all your financial needs no matter which Compass branch you visit.

Of course, this is just the beginning of what we have planned for 2019. So stay tuned.

Sincerely,

Ray F. Litchfield, Chief Executive Officer

Ray F. Litchfield

*Family and friends
can now join online at*
www.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.**

We'd like to introduce you to our Arcata Branch Manager.

We're happy to let you know that soon there will be another place where you can get the same friendly service and advice as our main branch — it's our new Arcata branch. And, once it opens, stop by and take a look. And while you're there say hello to our Branch Manager, Christine Joyner. Christine joined the Compass team last May and brings over 25 years of experience in operations and loans. As branch manager, she'll be responsible for day-to-day operations, lending, staff supervision, and driving local business development. That's quite a job description, but Christine is up to the task.



Annual Meeting Recap

So much was discussed during this year's Annual Meeting, we thought we'd give you a quick recap of everything we accomplished in 2018.

- Officially introduced our new name
- Our membership grew by over 3%
- We paid a 0.25% bonus dividend in the 4th quarter — 3rd year in a row
- Introduced Certificates of Deposit
- Launched Mobile Check Deposit
- Introduced Online Account Opening
- 35 consecutive quarters with a BauerFinancial 5-star rating

When it opens, our new Henderson Center branch will be in very good hands.

We're pleased to announce the appointment of Shannon Maciel as Branch Manager for Henderson Center. She has over 25 years of banking experience both in operations and loans. In her new role, Shannon will be responsible for day-to-day operations, staff supervision, lending, and cultivating local relationships and business development. It's a long list, but with Shannon's track record, we are confident she'll do a fantastic job.

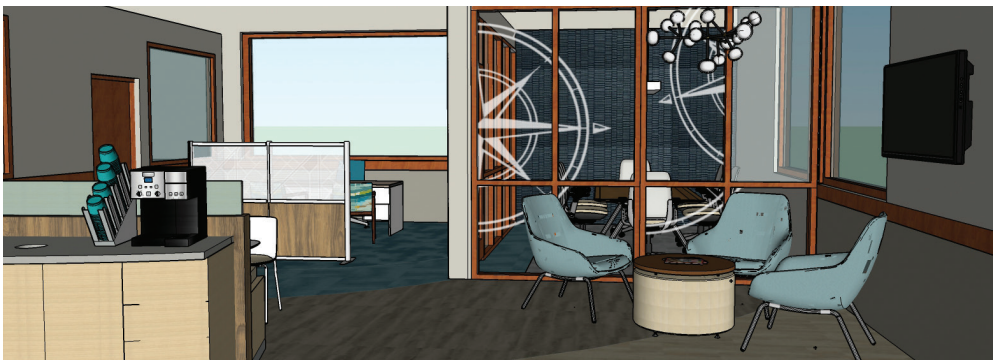


Holiday Closures

Monday, May 27, 2019 — Memorial Day
Thursday, July 4, 2019 — 4th of July

And then there were three.

Our new Henderson Center branch is nearing completion. The anticipated opening is sometime in the second quarter of the year. We'll continue to update you as progress is made.



Follow us to stay up to date



Locations

Eureka Branch

321 Wabash Avenue
Eureka, CA 95501
Phone: 707-443-8662
9am – 5pm Monday – Friday

Arcata Branch

1033 G Street
Arcata, CA 95521
Phone: 707.443.8662
9am – 5pm Monday – Friday
9am – 12pm Saturday

Henderson Center Branch

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