

Come celebrate International Credit Union Day with us.

While this may not sound like a day for party hats and fireworks, it should be — especially for members of a credit union.



After all, International Credit Union Day (ICU) celebrates the spirit of the global credit union movement. Its history. Its achievements. And all the hard work that went into making credit unions what they are today — a great place to bank for members like you.

Join us for refreshments on October 17th as we celebrate ICU Day.

Have you seen our new branches yet?

After months of teasing you with branch updates, both our Arcata branch and our Henderson Center branch are now open for business. And we're thrilled with how they turned out. If you haven't already, stop by and check them out. We think you'll love how their designs help create an even better member experience.

Now that the branches are done, we're turning our attention to converting to a new Core system for 2020. Our goal is to build a more robust system that will create efficiencies between all our product channels and allow us to better serve you.

And finally, I apologize for sounding like a broken record, but once again we received another 5-star rating from BauerFinancial. As I've mentioned, this rating indicates financial strength and stability, excelling in areas of capital adequacy, profitability, asset quality, and more.

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.

Say hello to our new branch managers.

Rene Campbell is our new branch manager for the Henderson Center branch. In addition to her friendly smile, Rene brings over 25 years of banking experience to Compass. She'll be responsible for day-to-day operations, lending needs, staff management, and the cultivation of local relationships and business development.

Michele O'Brien is our new Arcata branch manager. Her great personality combined with her more than 25 years of banking experience made the transition easy. As branch manager, she'll be responsible for day-to-day operations, lending needs. staff management, and business development within the Arcata community.





We're having our **Annual Meeting.** And you're invited.

On Wednesday, January 29, 2020 at 6pm, we'll be holding our Annual Meeting. All members are welcome to come hear about everything we accomplished in 2019 and what we hope to accomplish in 2020. You'll also get a chance to meet our Board, CEO, and staff. Enjoy some delicious food and get a chance to win some great door prizes.

The meeting will be held at the Credit Union office located at 321 Wabash Ave, Eureka. Please RSVP by January 24, 2020 by emailing info@compassccu.org or call 707-443-8662.

Call for nominations for our **Board of Directors.**

The Nominating Committee of Compass Community Credit Union reports that there are multiple Board member vacancies.

If you would like to be considered for nomination as a Board member candidate, please submit a letter of intent (including a statement of qualification and biographical data) to the Nominating Committee on or before November 15, 2019. Board member terms are three years and open to current members age 18 or older.

New Board members will be elected at the Annual Meeting on January 29, 2020.

If the number of nominees advanced by the committee equals the number of positions to be filled, the credit union may declare those nominated to be elected as Board members. If however, the number of nominees exceeds the vacancies, elections will be determined by a plurality of vote by printed ballot during the Annual Meeting.

Our mobile banking service is FREE and easy to use.

With our Mobile Banking you can access your accounts from anywhere, anytime. Just download our mobile app, it's that easy. You can use it to view your balance and history, transfer funds, even deposit checks.

All you have to do is enroll in our Free Online Banking to link to your Mobile service. Not enrolled in our Online Banking yet? It's easy to do. Just visit our website at CompassCCU.org.

Refer-a-Friend Promotion

A lot of people received \$25 during our Refer-a-Friend promotion. But here's the member lucky enough to win the \$500.

Congratulations to Seth S. — Our Refer-a-Friend \$500 winner!



Holiday Closures

Monday, October 14, 2019 - Columbus Day Monday, November 11, 2019 - Veterans Day Thursday, November 28

& Friday, November 29, 2019 - Thanksgiving Wednesday, December 25, 2019 - Christmas Day Wednesday, January 1, 2020 - New Year's Day

Please note: The branches will close at 1:00pm on Tuesday, December 24, 2019 and Tuesday, December 31, 2019.

Follow us to stay up to date /CompassCCU

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

Headquarters

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