

Volunteer of 1st Quarter 2024



Cathryn Noel-Veatch
Senior Marketing Coordinator

In 2023, Cathryn volunteered a whopping total of 552 hours and in 1st quarter 2024 gave 163. She cleans communities with PacOut Green Team and Community United of North Arcata; volunteers every Saturday at Morris Graves Museum, her theater work involves countless hours providing entertainment to our community; when organizing a sponsorship for Project Linus, she crocheted blankets herself. When she learned that CCCU hadn't participated in the Redwood Discovery Museum's Perilous Plunge for years, she successfully created a large team and wowed the crowd. She volunteers for Equity Arcata, Eureka Warming Center, and judges and coaches local History Day students. Congrats and thank you!

Community Volunteer of the Quarter



Shayna Matteoli
Eureka High School Boosters

COVID was challenging for all local non-profits, but for Eureka High's Booster Club, the negative impact was magnified with many previous volunteers not returning after the pandemic, as their students had graduated. Shayna was key to stepping up to do even more and attracting new volunteers who wanted to share in her enthusiasm. Her many hours working the snack bar only scratches the surface, as she's also reached out to many local businesses for support, coordinated with vendors, orders and distributes Logger gear (aka the Swag Queen), revives old fundraisers and creates new ones, and more. When the beloved Jay Willard Gym was announced for demolition, she organized a farewell event, even inviting Jay's granddaughter and past athletes to attend, bringing a community of past and present Loggers together. Perhaps Shayna's brightest attribute is her wholehearted care for students. There is no desire for recognition, she simply brings camaraderie and pride to Eureka High and its athletes. Thank you to VP Member Services Kristin Kuxhausen (pictured at right with Shayna) for nominating her and to Shayna for sharing your heart with local teens and families!

2024 Scholarship Winners:

This year we received a total of 70 applications from local high school seniors planning to attend Cal Poly Humboldt, College of the Redwoods, Chico State University, or Shasta College and awarded up to \$125,000 to 25 outstanding recipients. Scholarships are awarded based on the ability to overcome adversity, academic performance or improvement, and making a positive impact on their school or community.

Arcata High: Jocelyn Hague, Shelby Keasey

Del Norte High: Koy-Poh McQuillen

Eureka High: Joseph Morris

Fortuna High: Diego Luis Aguilar-Bautista, Priscilla Bell, Roxanne Campbell, Alfonso Medina, Yesenia Pimentel-Gonzalez, Grace Scilacci, Addisyn Taylor

Hayfork High: Lila Bonfoey, Alissa Canavesio

Hoopa High: Talena Downs-Miguelena

McKinleyville High: Flynn Creighton, Ayden Hillis, Isabella Turner

South Fork High: Angelina Apodaca, Rylee Bremer, Kylie Dwyer, Julianna Johnston, Thomas Rotbergs

Southern Trinity High: Daphne Cheney

St. Bernard's Academy: Rihana Fontenot-Cornely

Trinity High: Emily Schneider

HOLIDAY CLOSURES:

Thursday, July 4
Independence Day

All locations and Member Support closed

Sat - Mon, Aug 31 - Sept 2
Labor Day Weekend

Bayshore Mall location open
All other locations and Member Support closed

OTHER:

Sunday, August 25 – Employee Appreciation Picnic
All locations closed

MEMBER EVENTS:

Shred Days: 10am - 1pm
7/12: Arcata Uniontown

8/23: Arcata Giuntoli

9/20: Eureka Downtown

10/25: Eureka Harrison

CREDIT UNION QUIZ

Answer the question below and send it to marketinginfo@coastccu.org by Wednesday, July 31, and you could win a \$25 CCCU gift card!

Question: True or False: If you suspect fraud on your credit card, you can lock it instantly in Mobile Banking without having to make a call.

Check back in the next Coastline Quarterly for the answer. Good luck!

Congratulations to Marisol, who won last quarter's quiz with the answer, "5/31/24" for the deadline to apply for our Home Equity Line of Credit promotion.



How to Outsmart Scammers

According to the Federal Trade Commission (FTC), individuals lost more than \$10 billion to scams last year, an increase of 14% from 2022, and 2024 is on track to be even more. Don't be a victim! Follow these helpful tips.



Romance Scams

• **Verify Their Identity:** Be cautious if the person avoids video calls or in-person meetings.

• **Never Send Money or Share Financial Details:** Scammers will often create elaborate stories needing money. Regardless of the reason, never send money or share your banking information.

• **Take It Slow:** Scammers often try to move quickly to create emotional attachments. Be wary of anyone rushing the relationship.

• **Be Aware of Emotional Manipulation:** Scammers use emotional triggers to exploit victims. Recognizing when someone is trying to manipulate your emotions is a critical defense.



Smishing

A social engineering attack that uses fake mobile text messages to trick people into downloading malware, sharing sensitive information or sending money to cybercriminals.

• **Be Skeptical:** Always approach unsolicited text messages with caution, especially if they request personal information, urge immediate action, or offer something that seems too good to be true.

• **Do Not Click Links:** Avoid clicking on any links in unsolicited messages. These could lead to malicious websites intended to steal personal information or install malware.

• **Never Share Personal Information:** Do not share personal, financial, or security information (like passwords or PINs) in response to a text request.

• **Use Spam Filters and Security Software:** Activate spam filters and use comprehensive security software on your mobile device to protect against malware and other online threats.



Fraudulent Phone Calls

• **Verify the Caller:** Do not trust caller ID, as it can be spoofed. Instead, hang up and call the financial institution back using the official phone number listed on the website or on a recent statement.

• **Do Not Share Personal Information:** Never give out personal information such as Social Security numbers, passwords, or PINs over the phone unless you have verified the caller's identity.

• **Use Multi-Factor Authentication (MFA):** Ensure that your accounts have multi-factor authentication enabled, providing an extra layer of security.

• **Monitor Accounts Regularly:** Frequently check your accounts for any unauthorized transactions. Promptly report any suspicious activity to your financial institution.



Passwords

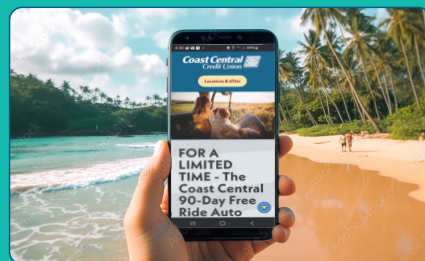
• **Create Strong Passwords:** Use a combination of uppercase and lowercase letters, numbers, and special characters. Avoid using easily guessable information such as birthdays or common words.

• **Enable Two-Factor Authentication (2FA):** This usually involves a secondary code sent to your phone or email.

Summer Vacation? Mobile Banking Can Help!

It's important to ensure that your accounts are secure so that you can relax and enjoy your travels. Using our new Online and Mobile Banking, you can help ensure that your funds are protected. From the Menu:

- ✓ Access **Travel Notifications** to schedule when and where you're going and select which cards you're going to use.
- ✓ Worried your card has been compromised? From wherever you are, lock and unlock your Credit and Debit Cards in seconds by clicking **Card Control**.
- ✓ Set up text or email **Transaction Alerts** for real-time notifications of purchases and transactions - now 24/7!
- ✓ Before you leave, use **Bill Pay** to schedule bills and set-up recurring payments and be worry-free.
- ✓ Want to access statement info while you're away? Set up **E-Statements** so you can view activity wherever you are at any time of day.
- ✓ Need to pay your dog sitter? Use our easy **Pay a Person!**



Our new system is here to help you feel secure no matter where your travels take you. Download the blue Mobile App on your App Store, then visit coastccu.org to enroll today to use these tools and more!

SCAM ALERT

Scammers are displaying our phone number and posing as CCCU employees to:

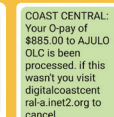
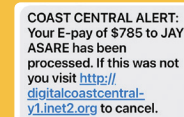
1. State they are from the "Fraud Department" and need to verify Card transactions or
2. Say they will "assist" you with Online Banking.

HOW DO YOU KNOW THE CALLER IS NOT LEGIT? SCAMMERS ASK FOR:

- Your FULL Card number
 - Your PIN & code on the back of the card
 - Your Online/Mobile Banking PASSWORD
 - Access Codes you receive in Online Banking
- HANG UP IMMEDIATELY AND CALL US AT (707) 445-8801**

TEXT ALERT

Scammers posing as Coast Central are sending mass phishing texts about purchases you likely did not make with a link to a fake website and to call a specific number.



DO NOT ACT

If you receive a text claiming to be from CCCU, keep in mind we will NEVER ask for your full card number, CVV code, or PIN. We will also NEVER ask for Online Banking passwords or codes.



FROM THE PRESIDENT

Summer is here! Hopefully that means you're enjoying fun activities with family and friends, including Humboldt Crabs Baseball in Arcata. Last month, we hosted an Employee Appreciation Game for all employees and families, complete with free admission and hot dogs and hamburgers. The Crabs celebrate their 80th season this year, and CCCU has been a strong supporter of this beloved tradition.



Jim Sessa
President/CEO

If you're traveling this summer, be sure to read our Travel Tips article in this issue before you leave. Not only can you help keep fraudsters at bay, your travel experience should go much smoother by taking precautions like setting notifications (alerts now happen 24/7!) and keeping an eye on e-statements.

We also kicked off summer with a member appreciation Open House & Ribbon Cutting in Fortuna. With gratitude to both our membership and outstanding team for your patience and positivity, our exciting expansion project wrapped up featuring a second (drive-up) ATM, after-hours secure enclosure of the walk-up ATM and Night Drop, expanded parking, beautiful new lobby with waiting area, and our drive-up window is now back to normal hours.

I would also like to acknowledge the retirement of our VP Strategic Initiatives, John Gracyalny. John came to us with a wealth of knowledge and experience in the digital arena, and in just over five years, was instrumental in the accomplishment of many initiatives. On behalf of Senior Management and our Board of Directors, we wish John and his family good health and happy times in the future.

Lastly, we were very pleased in May to hold our second in-person seminar in recent years, this time at our Bayshore location titled, "Tips & Tricks for Online Banking & Online Scam Protection." It was also available on Facebook Live and Zoom and recorded, so it's currently on YouTube and on our website coastccu.org/personal/online-and-mobile-banking.



I urge you to review the video and be mindful of the important guidance on the cover. Thank you to Bayshore Supervisor Brittney Fisher for your support and to our panel of experts, VPs Jasmin Gammel and Vaughn Peterson and Senior AVP Kathy Antongiovanni.

Have a happy and safe summer!

Congrats on Retirement, John Gracyalny!

VP Strategic Initiatives John Gracyalny retired last month, after over five years at Coast Central. John and his wife have relocated to North Carolina to be near children and grandchildren.



Joining CCCU as VP Member Digital Services in 2019, most recently serving as VP Information Technology at SafeAmerica Credit Union, John brought with him over 30 years of California credit union experience. His unique and vast experience included working for both financial institutions and related vendors. Throughout his career, John developed technology solutions, used expertise in strategic planning, and excelled at financial analysis. John is also a veteran, serving in the US Navy as a tech specialist, and receiving an honorable discharge.

During his time here, John was instrumental in leading many initiatives, including a computer system conversion in 2019, the updating of our ATM fleet in 2020, a phone system upgrade in 2021, the creation of Owlbert our ChatBot in 2022, and our Online and Mobile Banking upgrade in 2024.

John was also active in our community, supporting American Cancer Society's Relay for Life and served on the Board of CASA. The CCCU family thanks John for his contributions and wishes him the best!

Volunteer Positions Available

Are you passionate about upholding the values of Coast Central and working cohesively as a team to continue fostering the credit union movement? Do you have an interest and expertise in financial reports and analysis? We have a volunteer position open on our Supervisory Committee and three positions on our Board of Directors are coming up for re-election. Each is a three-year term and begins following our Annual Meeting on February 27, 2025. Individuals interested in running are required to be Coast Central members in good standing for at least 4 years as of 10/30/24 and residing in Humboldt, Del Norte, or Trinity County.

To receive a nomination application packet, send a request to: Nominating Committee, CCCU, 2650 Harrison Avenue, Eureka, CA 95501. Completed applications are due by 5 pm on October 30 of this year. Nominations may also be made by petition.

Election Information for Business members:

If you represent a business or organization and want to receive a ballot, you must complete a "Business/Organization Authorization to Vote" form, which can be obtained by contacting Administrative Executive Assistant Angelique Humphers at (707) 445-8801, ext. 1329 or via email at: ahumphers@coastccu.org. Completed forms must be received by 11/27/24 to qualify.

COMMUNITY CORNER



Super Star Saver!

April was Youth Savings Month! A huge thank you to the kids and families who stopped by to participate in our coloring contest, become Super Star Savers, and get cool gifts! There were 245 deposits totaling over \$60,000 in Youth Accounts made in one week! Pictured is the 1st place contest winner, Iris, from our Bayshore Mall location.



Carnival Time!

Our Member Services Specialists team came out in force to help at Washington School's annual carnival in Eureka! This event encourages students and family members to celebrate the end of the school year, and our team helped run games and give out prizes throughout the evening. Pictured is Specialist Devin Timbol.



Financial Wellness Expertise

Thanks to these outstanding managers, Mikaela Alexander, Trina Cardoza, Maya Martin, and Sarah Hiller, members of the Arcata Chamber were treated to helpful financial education they can not only use in their personal lives, but also in running their businesses. They covered topics such as budgeting, saving and emergency funds, debt management, and more.



A Drive Through Credit Union History

Our crew dressed to the nines in "Roaring 20's" gear for the 2024 Rhody Parade, complete with CEO Jim Sessa and EVP Fred Moore playing gangsters! We were honored to be awarded "Best Use of Rhododendrons". Many thanks to the Coast Central team members and families who participated, and to our community for coming out for this beloved tradition.



Sips for Soroptimists!

Soroptimist International of Eel River Valley hosted this annual event at Fortuna River Lodge. The organization is dedicated to improving the lives of women and girls by providing scholarships, leadership opportunities, and other services. Thank you to (l-r) Fortuna New Accounts Rep Rachelle Bramer, VP Human Resources Ann Jadro-Bettiga, and Fortuna Manager Laura Morris for representing!



Warm Hugs for Local Kids

Coast Central is a proud supporter of Project Linus! This amazing organization's goal is to provide blankets to local children in hospitals, shelters, social services agencies, and anywhere that a child might need a hug. Humboldt Chapter Coordinator Nancy Corral (center) was presented with a \$1,000 donation from CCCU as well as Marketing Coordinators Cathryn Noel-Veach (left, who handcrafted and donated the blankets) and Natalie Benson (right).



Teaming Up & Cleaning Up!

Our Arcata teams joined together to clean up our community! After a full day of helping members, employees picked up trash around the Valley West area of Arcata. They will continue to do cleanups throughout the summer! Thanks to Giuntoli and Uniontown teams for their hard work.



Shred Days Kickoff!

With our partner Shred Aware we were excited to offer the opportunity to securely shred your confidential records again this year. The first banker-sized box is free and 100% of donations for extra shred go to local organizations designated by our teams. At McKinleyville's Shred Day in May, Senior Consumer Loan Services Specialist Brandy Gibbons and Manager Danielle Pierson accepted over \$500 in donations for McKinleyville Youth Skate Camp equipment!

Youth Center in Willow Creek

Ground has broken and foundation started to pour on Dream Quest's Community Youth Center in Willow Creek. Coast Central has a special connection with the local non-profit, as our Willow Creek Manager Sarah Scott (2nd from right) and AVP Member Services Branches Trina Cardoza (far right) are Board members, and CCCU provided a van to assist with transporting youth to activities and grants to help the building fund.

Dream Quest serves hundreds of at-risk youth annually and has outgrown their space. The new Center will help even more young people achieve wellness and success through year-round educational support, work experience, performing arts, afterschool programs, and more. The new building will also serve as a regional resiliency center.

Donations to the project can be made at dqwc.org.



Networking News



New Rotarian in Weaverville!

Congrats and thank you to our Weaverville Manager Aaron Anderson (center) on his recent induction to Rotary Club of Weaverville. Supporting Aaron that day were (l-r) AVP Member Services Branches Trina Cardoza, VP Member Services Kristin Kuxhausen, and (far right) Rotary President Jim Underwood.



New Rotarian in Arcata!

And recently on the coast, another Rotarian was inducted! Uniontown Manager Maya Martin (in burgundy) joined Rotary Club of Arcata Noon. Pictured celebrating with Maya are (l-r) Kristin Kuxhausen, fellow Arcata Noon Rotarian/AVP Member Services Branches Kay Serotta, and Rotary President Brian Lovell.



Charlie Brown, Leaders, & the League!

A few credit union managers attended the California Credit Union League Leadership Summit in Santa Rosa in May. This annual event features leading experts in various fields who conduct workshops on creating action plans to benefit their communities and discovering how credit union values can help advocate for others. Attending for Coast Central were (l-r) AVP Quality Service & Development Fatima Zinselmeir, Kay Serotta, and Quality Service Manager Jess King.