

Volunteer of 2nd Quarter 2024



Ryann Cormier - Loan Admin Specialist

Ryann volunteered a total of 103 hours for 4 organizations, all dedicated to supporting local youth: Cutten Ridgewood Recreation Association, Ridgewood School, PTA, and Humboldt Youth Soccer League. She coaches, attends meetings, works the snack bars, runs errands, takes inventory, helps in classrooms, chaperones field trips, and more. Although she is a part-time employee, she fills any spare moments she has away from work sharing her huge heart with hundreds of kiddos.

Community Volunteer of 2nd Quarter 2024



Blaze Shannon

Blaze has made a positive impact on the Willow Creek/Hoopa community in a huge way. She was a volunteer Director of the Willow Creek Fire Safe Council, Director of Pay it Forward Humboldt, has facilitated a CERT training to increase volunteer capacity during disasters, is a liaison with Food for People and connected that organization's services with Hoopa Valley residents, and more. Her efforts not only improve the lives of those who live there, but help to ensure a safe environment for any that come to visit. Willow Creek Manager Sarah Scott (left) presented her award.

FRAUD ALERT!

Wondering how to recognize a legitimate debit or credit card text from CCCU vs. one from a fraudster? Take a look at these differences. Also keep in mind that a legitimate debit or credit card text could be sent to you before the transaction appears in your account activity since the text is directly connected to the point of sale. Unsure if a text is real or fraud? Call our Member Support Center at (707) 445-8801 or via Live Chat at coastccu.org to help protect your financial information.

Fraud Text

Actual CCCU Text

Member Survey: Your Feedback is Welcome!

If you receive an invitation in your email or mail this month to participate in our second Member Survey this year, please do so! Or, you can take it right now by using this QR code. We'd love to learn whether or not we are meeting your expectations and what suggestions you have for us to consider. Survey responses will be due October 15. Feedback is always welcome using comment cards in our locations as well as our online version at coastccu.org/contact-us.



This year, the survey is also available in Spanish!

¡Queremos saber tu opinión! Participa en nuestra encuesta para miembros y cuéntanos cómo nos va. Necesitamos tu respuesta antes del 15 de octubre.

HOLIDAY CLOSURES:

Saturday - Monday, October 12-14
Federal Holiday
Bayshore Mall location open
All other locations and Member Support closed

Saturday - Monday, November 9-11
Veteran's Day
Bayshore Mall location open
All other locations and Member Support closed

Thursday - Saturday, November 28-30
Thanksgiving Weekend
Thursday (Thanksgiving Day)
All Member Services Branches & Member Support closed

Friday
Bayshore Mall location open
All others & Member Support closed

Saturday
Bayshore Mall location & Member Support Center open
McKinleyville location closed

Saturday, December 7
Employee Holiday Party
Bayshore Mall, McKinleyville, & Member Support close at 2pm

Tuesday, December 24
Christmas Eve
All Member Services Branches and Member Support Center close at 4pm

Wednesday, December 25
Christmas
All Member Services Branches and Member Support Center closed

Tuesday, December 31
New Year's Eve
All Member Services Branches and Member Support Center close at 4pm

Wednesday, January 1
New Year's Day
All Member Services Branches and Member Support Center closed

CREDIT UNION QUIZ

Answer the question below and send it to marketinginfo@coastccu.org by Thursday, 10/31, and you could win a \$25 CCCU gift card!

Question: Name one way you can identify a legit CCCU text.

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

Congrats to Kelsey, who won last quarter's quiz with the answer, "True," for the fact that you can lock a credit card instantly in Mobile Banking if you suspect fraud without having to make a call.



Congrats on Your Retirement, CEO Jim Sessa!

After 43 years of extraordinary commitment and tireless dedication, the last seven as our President & CEO, Jim retired on September 18. Before he left, we caught up with him to get a few parting thoughts.



Jim & Julie Sessa

Give us some insight on Coast Central now vs. the early 80's.

Certainly, the evolution of CCCU has been profound. The credit union has transformed from a \$30 million credit union reliant on face-to-face interactions and manual processes into a modern \$2 billion credit union that balances technological innovation with the personal touch that has always been our hallmark. Our mission has remained the same—serving members and supporting our community—but how we achieve that mission has evolved dramatically.

The early '80s were about building trust and establishing ourselves. Today, it's about maintaining that trust in a rapidly changing world, ensuring we provide the best possible service in an increasingly digital landscape while staying true to our core values. The journey has been incredible, and it's been a privilege to be part of it.

As you reflect on your years here, what are some of the highlights?

One of the most rewarding was the launch of our first online banking platform. In 1997, CCCU was one of the first 50 credit unions to offer this service. When introduced there was a mix of excitement and nervousness, both among staff and members. Seeing how quickly members embraced this new way of banking and how it revolutionized our service delivery was gratifying.



The bee is pleased

Several years later, launching our mobile banking app was another highlight. It allowed our members to manage their finances on the go, something that would have been unimaginable when I first started in 1981.

Others have been the major financial events we faced, and it was my job to balance the needs of members with realities of the economic environment. From the Savings and Loan Crisis and Black Monday in the 80's to the Gulf War and Y2K, followed by the Dot-Com bubble bust, the Enron and Corporate scandals, the collapse of the housing bubble which triggered the Great Recession in 2008, to the global COVID-19 pandemic that led to unprecedented economic disruption, inflation, and changed consumer behavior, these were all challenging times. Working through those tough times and emerging stronger, with our members' trust intact, was a significant achievement.

Another highlight is community giving, which has always been a source of pride. Whether it was supporting local non-profits, granting scholarships to high school seniors, providing financial literacy programs, or offering support via grants during tough economic times, seeing the positive impact we've had on the community has been so fulfilling.

Other strategic milestones have been our expansion and growth. Over the years, we've expanded our services and grown our membership significantly. Each time we opened



a new location or introduced a new service, it felt like a major milestone. Our growth wasn't just about numbers; it was about helping more people and businesses achieve their financial dreams.

Personally, stepping into the role of CEO was pivotal. Leading the organization through change and ensuring we stayed true to our values while innovating for the future has been one of the most rewarding aspects of my career.

What will you miss most about your current job?

Without a doubt, I'll miss the people the most. I've had the privilege of working with an exceptional team of dedicated professionals. The camaraderie, collaboration, and shared sense of purpose have been central to my experience. Additionally, I'll miss the relationships I've built with members. Helping them navigate their financial journeys and being a trusted partner in their lives has been really rewarding.

I'll miss being in a leadership role, which has been both challenging and fulfilling. There's a certain energy that comes from leading an organization, and I'll miss that dynamic aspect of the job.

Finally, one of the most rewarding aspects has been the ability to make a tangible difference in our community. Whether it's through launching new products, improving member services, or supporting community initiatives, the impact we've had as a credit union is something I'll miss being directly involved in.

What are some priorities for retirement?

One of my top priorities is to spend more time with family and friends. After years of needing to balance work with personal life, I'm looking forward to having more time to connect with loved ones, including two young grandsons.

Although I'll be stepping away from my formal role at CCCU, I will also continue to volunteer and remain active in our community. As I look ahead, I'm excited about what's to come, but I know there will be aspects of my career that I'll miss dearly. However, I'm ready to embrace this new chapter and all the opportunities it brings.

With Jim's retirement, former EVP/CFO Fred Moore was named to assume the CEO role. A 5th generation Humboldt County resident with 35 years of local finance experience, Fred has been with Coast Central for over six years. He is a graduate of Eureka High School, Humboldt State University, the University of Wisconsin Graduate School of Banking, and is a CPA. He has been active in the community, and he and his wife Jackie reside in Eureka. We'll cover more about Fred in our next issue!

Welcome, new CEO Fred Moore!

I am excited to write this as I've just taken the lofty reins from an extraordinary leader and 43-year veteran of the credit union, Jim Sessa. Jim's are huge shoes to fill, and I am completely honored and humbled to follow in his footsteps, leading this exceptional organization we've created together – members, employees, Board of Directors, and our community. Jim's unwavering commitment of ensuring our members remain central to everything we do holds firm. I look forward to sharing my insights and thoughts for our future in upcoming issues.

For now, a focus on exciting events happening this month. International Credit Union (ICU) Day is Thursday, October 17, and this year's theme is fitting: One World Through Cooperative Finance. At a time in our history when the world seems increasingly divided, credit unions bring people closer together through democratic, member-owned financial institutions that put people over profit.

In celebration of ICU Day, Chamber Mixers are planned in Crescent City and Eureka Downtown that evening, 5:30 – 7 pm, at which we'll unveil our 2025 calendar, our gift of appreciation to you for your support this year. We'll also host Chamber Mixers in Fortuna on October 16 and McKinleyville on October 24, and you are cordially invited to join us. Calendars will be available at all locations starting October 18.

Before we know it, fall will turn into a time for holiday gatherings, so please note our planned closures on the back. I sincerely appreciate your trust in me and look forward to seeing you in the near future.

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 5 years as of October 30, 2024 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 November 27, 2024 to qualify.

Board Retreat

Our Board attended a two-day planning session in July to review past success of the credit union and discuss plans for the near and long-term future. Shown (l-r), back row: Dane Valadao, Matt Wakefield, Rees Hughes, Terry Ann Meierding; front row: Brendan McKenny, Kelly Walsh, Denise Jones, Ron Rudebock. Thank you all for volunteering your time and expertise for CCCU!



We Salute Our Women in Business/Female Leaders!



Fred Moore
President/CEO



Rodeo Roundup!

Our Fortuna team came out in full force for this year's Rodeo Parade! They constructed an amazing float to fit the theme: "Celebrating America. Land of the Free!" Thanks to their awesome efforts our float was awarded 2nd place in the Commercial category. Thank you to Humboldt Fence Company for providing the truck and trailer, and to our Coast Central employees for their commitment to community!



Soaring High in the Sky!

Humboldt County's first "Rumble over the Redwoods" Air Show was a huge success! Not only was Coast Central a proud sponsor, we were also thrilled to have some of our employees volunteering throughout the two-day show. Many thanks to Business Services' Chris Nelson (left), who spent most of the entire weekend assisting, Human Resources' Robert Hansen (right) and Mortgage Services' Brittany Wharff (not pictured) for helping to ensure the event was a fun time for all.



Advocate for Youth

CCCU's own Katie Blair (right), Loan Admin's Quality Assurance Specialist, was recently sworn in by Judge Hinrichs (left) as a CASA (Court Appointed Special Advocate). CASAs are required to complete 30 hours of training, commit to spend at least 2 hours a week with a local foster child for the next two years, and have a firm dedication to make a positive impact on children's lives. Thank you to CASA of Humboldt and to Katie for supporting local youth!

Team CCCU Hits the Links!

Employees from across the credit union volunteered at the CA Cancer Crushers' annual fundraising golf tournament. Our Eureka Downtown Manager, Jera Newland, serves as Board Treasurer for this organization that supports local children and families affected by cancer and helped organize this event. Our golfers were (l-r) Senior VP Bob Moore, Member Allen Hoy, CEO Jim Sessa, and Board Member Dane Valadao. We also had amazing employees welcoming golfers at our hole, handing out snack bags, waters, and swag!



Summer Disco Fun

No summer heat was going to stop our exceptional Hoopa and Willow Creek teams from celebrating our favorite creature at this year's Bigfoot Daze Parade! Their far-out, disco-themed float won "Best Overall!" Many thanks to all Coast Central team members who participated and those who later volunteered at the festival!

New Meals on Wheels

In our Fall 2023 Grant round, Food for People was selected for a \$25,000 grant to help purchase a new Emergency Response Vehicle. The van will allow the organization to serve outlying areas and provide relief when emergencies arise. CEO Jim Sessa (left) and VP Marketing & Communications Colleen Toste (center right) were proud to unveil this new tool with Food for People's Executive Director Carly Robbins (center left) and Development Director David Reed (right).



Bowl for a Cause

Our Consumer Loans team enjoyed a fun night of bowling at the Humboldt Association of Realtors' Cares for Youth Bowling Tournament. In addition to serving up strikes, our team donated a fun basket to the fundraising Dutch auction.