

WINTER 2024

COASTLINE Quarterly

Here's to 285 Years of Service!

Congratulations and thank you to our group of 29 service award recipients who marked years of service in 2024 from five to 25 years! They were presented with a total of \$8,600 in gift cards to local businesses of their choice, representing funds that go back into our communities.

We also congratulate our Employee of the Month awardees for 2024 who received monetary awards and engraved clocks. Thank you all for your commitment to CCCU and members.



25 Years
Trina Cardoza
Not pictured:
Tanya Gentleman



20 Years
Jessica Estes
Not pictured:
Amanda Baxter



15 Years
Terri Jones, Sachele Whittlinger,
Elaina Bell
Not pictured: Gary Greene



10 Years
Lindy Murrish, Bob Moore, Devin Boyce,
Angelique Humphers, Jessica Bishop,
Christina Hernandez



5 Years
Standing: Jera Newland, Emily Buck, Natalie Ray,
Lisa Landry, Mandy Marquez
Seated: Ember Cedergreen, Leah Morse, Nat Maldonado,
Jacob Gauthier, Jared Zito, Chelsea Cervantes
Not pictured: Ashley Christie, Jamie Esplanada, Lily Lackey,
Maycee Liso



2024 Employees of the Month
Standing: Trevor Woodard, Jera Newland, Kristen Naish,
Jessica Giaccone
Seated: Sarah Scott, Jasmine Stokes, Will Compton, Ryan Kerker,
Jonathan Schram, Claudia Serrano-Ramirez
Not pictured: Kandis Basinger

Note: President & CEO Fred Moore is shown with employees in all photos (black tux with silver tie)

HOLIDAY CLOSURES

Martin Luther King Jr. Weekend
Sat. - Mon., January 18-20
Bayshore Mall location open
All other locations and Member Support Center closed

Presidents' Day Weekend
Sat. - Mon., February 15-17
Bayshore Mall location open
All other locations and Member Support Center closed

MEMBER EVENTS

Annual Member Meeting
Eureka Downtown Member Services Branch
(New location this year!)

Thursday, February 27, 6pm
(A review of CCCU's financial position & other highlights of the year)

CREDIT UNION QUIZ

Answer the trivia question below based on content in this newsletter. Send in your answer to marketinginfo@coastccu.org by Friday, 1/31, and you could win a \$25 Coast Central gift card!

Question: What's the total dollar amount CCCU purchased from local businesses for service award recipients?

Check back in the next Coastline Quarterly for the answer. Good luck! Congratulations to John, who won last quarter's quiz with the answer, "The text will always come from 23618" in ways you can identify a legit CCCU fraud text.

2025 Member Shred Days

10:00 am - 1:00 pm

- May:**
- Monday, 5 Weaverville
 - Friday, 9 Hoopa
 - Friday, 16 McKinleyville

- June:**
- Saturday, 7 Fortuna
 - Friday, 13 Crescent City
 - Friday, 20 Eureka Harrison

- July:**
- Friday, 11 Arcata Uniontown

- August:**
- Friday, 22 Arcata Giuntoli

- September:**
- Friday, 19 Eureka Downtown

- October:**
- Friday, 24 Eureka Harrison

Shred your confidential records in a **fast, safe,** and **environmentally-friendly** manner!



Volunteer of 3rd Quarter

Claudia Serrano-Ramirez

Crescent City Member Relationship Services Specialist

Claudia volunteered a total of 60 hours during the quarter for 4 organizations, all aimed at providing opportunities for and supporting local youth. She coaches soccer, attends school PTO meetings to plan fundraisers, volunteers at community events, works the snack bar at football games, organizes Halloween Trick or Treating for youth groups, and more. Claudia is fiercely determined to improve the lives of kids in Del Norte County in a variety of ways, advocating for their needs. Thank you, Claudia, for your dedication to local youth in your community, and congrats on your well-deserved recognition!



Fall 2024 Grants:

This round, our 16-year program had 52 applications totaling over \$650,000. With \$150,000 to give, our grant committee devoted a significant amount of time to read through and discuss every application in detail. We were able to award 18 projects for a total of \$150,000.

Humboldt County

- \$25,000 Redwood Community Action Agency; van to transport families
- \$20,000 American Legion Post 415-Hoopa; new insulation for hall
- \$9,193 Dept. of Health & Human Services; child safety seats for low-income families
- \$8,898 Humboldt Senior Resource Center; multi-sensory room for dementia patients
- \$7,500 Humboldt Soup's On; food ingredients for homeless
- \$5,000 McKinleyville Little League; low-income players' fund & new equipment
- \$5,000 Life Plan Humboldt; technology equipment & phone system for senior living
- \$4,000 Humboldt Bay Fire; swiftwater safety equipment serving Eureka residents
- \$3,900 Humboldt Bay Search & Rescue; drysuits for rescue team serving county residents
- \$3,000 North Coast Rape Crisis Team; 24-hour crisis hotline system
- \$1,855 Providence St. Joseph Hospital; gas cards for cancer patients' travel

Del Norte County

- \$15,000 American Legion Post 548-Gasquet; emergency equipment for disasters
- \$5,675 Redwood Elementary PTO; baseball field safety renovation
- \$5,000 Del Norte Youth Football & Cheer; new equipment & uniforms
- \$4,579 Mountain School PTO; outdoor protection area

Trinity County

- \$21,000 Trinity Alps Unified School District; baseball field bleachers
- \$3,700 Trinity Center Volunteer Fire Dept; tools for wildland brush truck
- \$1,700 Friends of Trinity Co. Resource Conservation; youth education program

Don't Click on Links in Texts!

All of these texts look like they are from Coast Central, yet every one is a scam! If you receive a text with links or from unknown numbers, do not click any links or reply in any way. A legitimate text from CCCU:

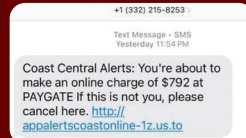
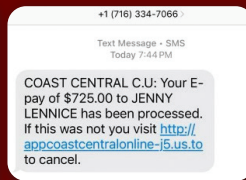
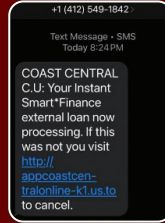
- Will always come from number 23618
- Would include only the last 4 digits of your Visa Credit or Debit Card
- Could be verified by comparing the dollar amounts in your Online or Mobile Banking account history

If you are unsure if a text is from us or fraudsters, contact our Member Support Center via Live Chat at coastccu.org or at (707) 445-8801. Stay skeptical and protect your personal information and funds!

Fraud Calls Alert!

Just because a caller states they are a CCCU employee doesn't mean they actually are. Phone scams are getting trickier! Scammers have been spoofing our Fraud Department, calling and texting after hours, stating they are CCCU employees needing to verify transactions and instructing you to provide Online Banking login information and other personal details. Remember, CCCU employees will NEVER ask for passwords, access codes or full card numbers. If you receive a call like this, hang up immediately and call us at (707) 445-8801. Be aware, be skeptical, and stay safe.

We have a wide array of fraud resources in all CCCU locations and at coastccu.org/fraud-scams, including key information from the FBI. Check them out today!



Meet Fred Moore, our new President & CEO!

What's your primary vision for Coast Central in 2025?

As of our most recent deposit market analysis, we now have the largest market share in every community we serve, which is a testament to the incredible work of our staff. My vision for 2025 is to build on this achievement by continuing to strengthen our relationships with members and communities. I want to see Coast Central recognized not only for its financial stability but also as a leader in innovation, service, and local impact. By focusing on both technological advancements and personalized service, we can ensure that members feel supported and empowered to reach their financial goals.

What are some key challenges facing Coast Central in the future?

One key challenge is helping members navigate an increasingly complex financial world. That's why we've introduced EasyVest, a new investment platform that allows members to start investing with as little as \$25. EasyVest offers two main options: an automated solution focused on lower-risk, diversified investments, and a self-directed option for more experienced investors. While this innovation opens new opportunities for members, it also requires us to educate and support them responsibly without offering specific investment advice due to regulatory constraints. Additionally, regulatory challenges to overdraft protection programs continue to evolve, which could affect members who rely on these programs the most. Striking a balance between compliance and member support will be crucial in the years ahead.

Tell us about your career.

I've been an actively licensed Certified Public Accountant (CPA) for 30 years and began my banking career as a teller at Bank of America in Henderson Center, Eureka. Over the years, I worked in various roles at Humboldt Bank before assisting with the start-up of Redwood Capital Bank, where I served as its founding Chief Financial Officer (CFO) for 15 years. Joining Coast Central Credit Union almost seven years ago, CFO here was a natural next step, allowing me to combine my expertise with my deep roots in the local community. Now, as President & CEO, I'm proud to continue the legacy of this extraordinary institution.



Fred Moore
President & CEO

How have you been involved in our community?

Community involvement has always been a cornerstone of my life. I served on the Humboldt Fire District Board for over 10 years, coached youth sports, and participated in various church and civic organizations. At Coast Central, we've worked to expand our community giving programs, which now contribute over \$650,000 annually, and I remain committed to visiting our 11 Member Services Branches and engaging directly with members and employees. This region has given me so much, and I'm passionate about giving back in every way I can.

Tell us about your family.

My wife, Jackie, and I have been married for over 30 years, both of us from generations of Humboldt County families. We have two wonderful daughters, Natalie and Maddie, we raised in Eureka who attended local schools. Natalie married last year, and Maddie is planning her wedding next May. My family is my foundation and my inspiration, and I feel immensely fortunate to share my life and achievements with them. My parents, who were deeply involved in Humboldt County, instilled in me a strong sense of community, and I strive to honor their legacy in all I do.

A little-known fact about you?

I started my banking career as a teller, which gave me a firsthand understanding of how important every interaction is with our members. On a more personal note, I'm a BBQ enthusiast who's always experimenting with smoking techniques—though not every attempt is a success! It's a reminder that growth and improvement come from trying new things, which is a philosophy I carry into both my personal and professional life.

Thank you and congratulations to these extraordinary employees for their outstanding commitment to CCCU and our communities!

Employee of the Year

Will Compton
Weaverville Member Services Supervisor



Through many challenges facing his Member Services Branch (MSB), Will has persevered. Starting as a part-time Representative, progressing through various positions, and promoted to Supervisor, he is the constant for his members, employees, and the rest of the credit union. Without fail, we've all come to know we can count on him to be a loyal, dedicated employee and exceptional leader. As the glue for many members over his nine-year tenure, he has opened their accounts, assisted when they needed loans, and been someone they could always count on and trust. Through the changes in the MSB's leadership, it's been Will who led the way in ensuring members received outstanding service and serving as a cheerleader in keeping team morale high. With each influx of new members, Will was key to welcoming them with his vast knowledge, expertise, and calm manner. Beyond other volunteer time, recently he stepped up to present financial literacy lessons to local youth, excited to share his knowledge and recognizing this important responsibility.

Volunteer of the Year

Jera Newland
Eureka Downtown Member Services Manager



Jera not only gives big, she inspires big. Since she arrived five years ago, she has jumped in and embodied CCCU's "People Helping People" approach with enthusiasm throughout our community, encouraging her team to do the same. Jera brings a fierce determination to every single cause she gets behind, and our community without a doubt feels her impact, especially those fighting cancer and the ones who support them. In 2024, she gave a total of 200 hours to 19 local organizations, serving on the Board of Cancer Crushers as well as supporting Coats for Kids, St. Bernard's Academy, Pine Hill School, Friends of the Fair, Kiwanis, Chamber, and more. When our Hoopa team needed volunteers for their community events, Jera rallied her team to travel there to join her in support. She's also brought employees to packing backpacks for hungry kids, collecting coats during winter and more.



Fall into the Festivities

We had a great time participating in Fortuna's Apple Harvest Festival! Many faces across the credit union came out to help with our booth, which had games, coloring pages, and a spinner with prizes for all ages. We also provided fraud awareness resources to all that stopped by. Thanks to Megan, Miranda, Jera, Natalie, and Kas, as well as Chelsea and Kevin (not pictured) for helping to ensure our booth was fun and educational!



Learning Doesn't Stop At School

When this amazing troop of Girl Scouts requested a Financial Literacy presentation to help them earn a couple of badges as well as start planning for a 2025 trip, Weaverville Supervisor Will Compton stepped into the instructor role and rocked it! He discussed with the young ladies tips on budgeting, understanding "wants" vs. "needs," and even put together a savings tracker to help the troop visualize how much they would need to save for their trip. Thank you, Will, for your exceptional efforts and thank you to Troop 70567 for inviting us to be part of your learning process!



Helping Homes During the Holidays

CCCU strives to ensure that families in our communities have what they need to help get through the chilly winter weather. When Northern United-Humboldt Charter Schools Coordinator, Althea Jones (right), reached out seeking donations, CCCU answered the call! Our extraordinary employees donated blankets, clothes, warm coats, and food to support their efforts! Pictured with Althea is CCCU's Senior Marketing Coordinator Cathryn Noel-Veach.



Season of Super Support!

CASA of Humboldt's Super Kid Fundraising Season is always a major event at CCCU. In addition to bake sales and a Jeans Day, we also hosted an ice dunk donation competition and dunked our CEO Fred Moore in ice cold water! Thanks to our team's amazing efforts Coast Central was presented with CASA's certificate for 1st Place Fundraising Business Team. It's an honor to support this organization and our local youth. Presenting the award is CASA's Development Director Amber Madrone.



Logger Spirit Shines Through

An outstanding team of CCCU ladies, many of whom are or have been Eureka High Parents or Alumni, attended the EHS Athletics Booster's Dinner & Auction in support of the school's various athletic programs. Thank you to (standing) Michelle, Jodi, Kendra, Stephanie, Katie, Jessica, Adriana and (sitting) Kristin, Jessica, and Miranda.



Pink Pumas Celebrate the Season

We were happy to sponsor the Pink Pumas from Humboldt Youth Soccer League this past season. CCCU's team sponsorship of \$400 also helped provide soccer balls, field maintenance, referees, and more. Pictured with the team is our Loan Admin Specialist Ryann Cormier, who coached this fabulous group of young ladies.

Sarah Gets Promoted!

Congratulations to Sarah Scott, Willow Creek Member Services Manager, on her additional responsibilities of Hoopa Manager. Sarah joined CCCU in 2020 as a Member Services Rep at Willow Creek, also working in New Accounts and serving as Supervisor prior to her promotion to Manager in December 2023. Sarah was an Employee of the Month in both 2022 and 2024 and has received multiple Quality Service Awards. She is active in her community including Dream Quest and Toys for Tots.



DID YOU KNOW?

Even though Coast Central releases the funds of your check to be paid, it could take up to 10 days to clear the paying institution. Please contact Member Support via Live Chat at coastccu.org or by calling (707) 445-8801 if you have questions on a check you deposited.



CCCU Employees Volunteer Big Time for Toys for Tots!

