



Coast Central Credit Union

Where YOU are central

Coastline Quarterly

Fall 2025

Dear Members,

As we reflect on this milestone year, I want to thank you for being part of the Coast Central story. This year we marked our 75th anniversary—a remarkable legacy built on the trust, loyalty, and shared values of the members and communities we've proudly served since 1950.

From our beginnings as a small local cooperative to becoming the leading credit union on the North Coast, our focus has never been on growth for its own sake—it has always been about impact. Guided by the philosophy of people helping people, we've kept members CENTRAL to every decision we've made. That philosophy has carried us for 75 years, and it remains the foundation for our future.

On September 9, we honored that legacy by unveiling our refreshed brand identity. This new look reflects the evolution of our organization while reaffirming the same purpose and values that have guided us since day one.

The celebration was felt across our community. At our Harrison Avenue Member Services Branch, we hosted a special event that included a media gathering, a time capsule ceremony, a donation presentation to Cal Poly Humboldt, and the filming of our new TV campaign. Members joined us at Member Services Branches across Humboldt, Del Norte, and Trinity counties and were treated with refreshments, giveaways, and \$75 gift card drawings.

It was truly inspiring to see so many of you take part in celebrating both our history and our future. Your energy and enthusiasm brought our anniversary to life and made the launch of our new identity all the more meaningful!

As we move forward, we do so with gratitude—for your trust, your loyalty, and your belief in Coast Central. We are proud to continue serving you and our community, and we're excited about the next chapter we're writing together.

Fred Moore, President & CEO
Coast Central Credit Union



COMMUNITY CORNER Fall 2025



Inspiring the Next Generation

We celebrated another summer of CCCU's involvement with the Technology Exploration Summer Institute (TESI). TESI gives local students an introduction to careers in technology and cybersecurity—and our team is right in the heart of it, providing direct insight into how our Information Systems Team supports our members.

Thank you, team!



Fun in the Sun

Big thanks to the Eureka Chamber of Commerce for hosting their annual Summer Fun Family Mixer! We had a great time handing out giveaways to attendees and connecting with community members. Employees from across the credit union also enjoyed the delicious food, festive booths, and fun atmosphere.

Fantastic Friday Nights

CCCU was proud to support a beloved Eureka tradition by sponsoring and hosting a table at the weekly Friday Night Markets. Connecting with our community and sharing fun giveaways brought smiles to our faces all month long. Thank you to everyone who stopped by to say hello to our crew!



We're celebrating 75 years of serving you!

As part of our anniversary, we invite you to share your feedback in a short, confidential survey (less than 10 minutes). Simply scan the QR code below to participate—your input helps shape our future. The survey closes **October 27**.

PARADES Galore!

This summer, we had a blast joining parades across our communities! Huge shoutout to our McKinleyville, Willow Creek, and Fortuna teams for bringing the energy, and a big thank you to everyone who came out to cheer us on.





VOLUNTEER of the 2nd Quarter



Berny McKenna

For anyone that knows Berny McKenna, you know she leads with her heart—whether it's delivering high-quality member service as a well-regarded member services representative in Fortuna, or volunteering on her own time for a wide variety of non-profits in her community (CASA, Reggae on the River, Fortuna Rodeo). Plain and simple – Berny makes a difference in people's lives.

In recognition of her outstanding service, Berny received \$200, an engraved heart award, and the opportunity to select a local non-profit to receive a \$150 donation from CCCU on her behalf. Thank you, Berny, for truly living our values and demonstrating what *Commitment to Community* looks like!

Pictured (left to right) are VP Human Resources, Kendra O'Brien; Berny McKenna; VP Marketing and Communications, Christian Hill; and VP Information Systems, Jasmin Gammel.

Fraud Alert! Scammers may contact you unexpectedly, pretending to be from CCCU, law enforcement, or the government. They'll claim your money is at risk and tell you to "protect it" by buying gold bars, moving your money to a "secure" account, or withdrawing cash and handing it to someone. These instructions are always scams. If you're told to buy gold, move your money, or give cash to anyone, stop immediately, hang up, delete the message, and block the sender. Scammers may sound legitimate and even know basic details about you. Don't let that fool you. ***When in doubt, hang up and call CCCU directly.***

CREDIT UNION QUIZ

Take your chance at winning a **\$25 CCCU gift card!** All you have to do is answer the question below and send it to marketinginfo@coastccu.org by Friday, 10/31, and you could win a \$25 CCCU gift card!

Question: What year was Coast Central founded? (Check back in the next Coastline Quarterly for the answer. Good luck!)

Congratulations to JoAnn, who won last quarter's quiz with the answer, "Cal Poly Humboldt, College of the Redwoods, Chico State, and Shasta College" for "What four colleges or universities must high school scholarship applicants attend to be eligible for our annual scholarship grants?"



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HOLIDAY CLOSURES

Federal Holiday

Saturday – Monday, October 11–13

Bayshore Mall location open

All other locations

and Member Support Center closed

Veterans Day

Tuesday, November 11

Bayshore Mall location open

All other locations

and Member Support Center closed

Thanksgiving Weekend

Thursday, November 27

All Member Services Branches and Member Support Center closed

Friday, November 28

Bayshore Mall location open

All other locations

and Member Support Center closed

Saturday, November 29

Bayshore Mall location open

All other locations

and Member Support Center closed

Christmas Eve

Wednesday, December 24

All Member Services Branches and Member Support Center close at 4 pm

Christmas

Thursday, December 25

All Member Services Branches and Member Support Center closed

New Year's Eve

Wednesday, December 31

All Member Services Branches and Member Support Center close at 4 pm

New Year's Day

Thursday, January 1

All Member Services Branches and Member Support Center closed

MEMBER EVENTS:

Member Shred Days

10 am – 1 pm

Friday, October 24

Eureka Harrison Avenue

OTHER

Employee Holiday Party

Saturday, December 6

Bayshore Mall, McKinleyville, and Member Support Center close at 2 pm

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