



Coast Central Credit Union

Where YOU are central

Coastline Quarterly

Winter 2026

Dear Members,

I hope you were able to slow down, gather with the people who mean the most, and savor the many gifts—big and small—that enrich our lives over the holidays. The new year always reminds me of how much we have to be grateful for, both personally and as a community.

All of us at Coast Central are especially thankful for you. Our membership recently surpassed 80,000—an extraordinary milestone that reflects the trust you place in your credit union. That trust is something we never take for granted. It is an honor to serve you and to support our communities in reaching their financial goals.

Your support shows up in meaningful ways. Our most recent market share report revealed that Coast Central now holds 41% of all deposits across Humboldt, Del Norte, and Trinity counties—far ahead of any bank competitor. This level of engagement speaks volumes about the strength of our membership and the confidence you have in our mission.

The year 2025 was exceptional in so many ways—from celebrating our 75th anniversary to launching our refreshed brand—and as I conclude my first year as President and CEO, I want to share my sincere appreciation. Your continued engagement and belief in the work we're doing together have made this year especially meaningful.

We recently had the chance to celebrate these shared accomplishments at our annual employee holiday party. It was an evening filled with appreciation—recognizing milestone service awards, honoring our Volunteer of the Year and Employee of the Year, and celebrating the dedication of our frontline employees, supervisors, and managers who elevate the member experience every day. Coming together reminded us how much momentum we have as we look toward the future.

That momentum is foundational to our 2026 vision. We're focused on modernizing our organization—strengthening systems, refining processes, and ensuring we are positioned to deliver exceptional service well into the future. Ongoing investment in our people and operations remains central to ensuring our members receive the high level of service you've come to expect from Coast Central.

Thank you for being an essential part of our journey. Your support makes everything possible. I'm genuinely excited for what's ahead and hope the coming year brings you joy, peace, and opportunity.

Fred Moore, President & CEO
Coast Central Credit Union





5 Years

(Top row from left to right) Jessica McBeth, Ralenia Beck, Gage Grace, Megan Felton, Rachel Gleaton, Sarah Jones, James Schaeffer, Lisa Hall, Sarah Hiller. (Bottom row from left to right) Alexis Regan, Jessica Kirtley, Natalie Karras, Regina Blake, Christa Garrison (Not pictured: Alyssa Del Grande, Brandy Morton, Jessalyn Villegas, Sarah Scott)



10 Years

(From left to right) Will Compton, Maya Martin, Ashley Bott, Danielle Brady, Brittany Wharff (Not pictured: Shelly Iloff)



15 Years
Michelle Souza



20 Years
Michelle Tracy



25 Years
Danielle Ray



40 Years
Liz Greene



Employee of the Year
Ashley Bott

Our 2025 Employee of the Year is Ashley Bott! Ashley stepped into a brand-new department, one that placed Coast Central in territory few credit unions have explored. From day one, she brought professionalism, calm, and a genuine commitment to helping both members and colleagues succeed. She balanced a wide range of responsibilities while staying current on industry trends and institutional and state policies. Ashley makes Coast Central better by simply the way she shows up every day.



Volunteer of the Year
Ralenia Beck

Our 2025 Volunteer of the Year is Ralenia Beck! Working from our Hoopa location, Ralenia embodies the true spirit of service. She devoted not only her time - over 210 hours - but her compassion, energy, and goodwill to supporting and uplifting her community. From youth programs and elder care to crisis support and volunteering at the local fire department, her impact reached far and wide!



Employees of the Month

(Top row from left to right) Chelsea Cervantes, Gage Grace, Bret Allen, Cathryn Noel-Veatch, Fred Moore, Kelley Gray, Katie Blair, Kari Tallman.

(Bottom row from left to right) Sara Holcomb, Jessica McBeth, Ashley Bott, Danae DeSomber, Tyce Maciel

LEADERSHIP Announcements



Jasmin Gammel was promoted to **Executive Vice President** and **Chief Operating officer (EVP/COO)** in September, 2025. Since joining Coast Central in 2022 as VP of Member Digital Services, Gammel has led numerous transformative initiatives in technology and operations. In her new role, she will provide executive leadership across multiple key areas, including the newly established Project Management Office (PMO).



In addition, Coast Central welcomed Dave Tierney to the credit union in September, where he joined as **Senior Vice President** and **Chief Technology Officer (SVP/CTO)**. Tierney brings more than 25 years of experience in financial technology, cybersecurity, and core platform modernization and will lead the credit union's next wave of digital transformation.

Welcoming Loren Skavdal to the Board of Directors

We are thrilled to announce Loren Skavdal as the newest member of the Coast Central Credit Union Board of Directors!

Loren has been a dedicated member of our credit union for over a decade, experiencing firsthand how Coast Central helps families achieve financial security.



Exciting News for Hoopa MSB!

Please join us in welcoming Trenten Feeser as our new Member Services Branch Manager at the Hoopa MSB!

Trenten brings 12 years of diverse banking experience and a proven track record of leadership. He has excelled in roles including Assistant Branch Manager, Fraud Services Team Manager, Customer Satisfaction Team Manager, and Education Team Manager. Beyond banking, Trenten proudly served in the United States Air Force for six years as a Fuel Specialist and Vehicle Operator, underscoring his dedication, versatility, and service-first mindset.



VOLUNTEER of the 3rd Quarter



Katie Blair

She recently celebrated the adoption of a child she mentored through CASA! For her incredible service, Katie received an engraved heart award and the chance to direct a \$150 donation to a nonprofit of her choice.

FALL 2025 GRANT RECIPIENTS

This round, our 17-year program had 64 applications totaling over \$790,000. 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 grants to 25 projects for a total of \$150,000.

Scan the QR code to view the complete list of grant recipients.



A Message About Your Board of Directors

At Coast Central, our members are at the heart of everything we do—including how we're governed. Our Board of Directors is made up of nine fellow members who volunteer their time to guide the credit union on your behalf. Each year, three of these seats come up for election, and we invite members to apply and take part in shaping our future.

Our application period closed on October 31, 2025, and we didn't receive any new applications. When that happens, our policy allows open seats to be filled through acclamation, meaning an election isn't required.

With that process, we're pleased to share that Kelly Walsh and Rees Hughes will continue their service on the Board, and Loren Skavdal has been appointed to the seat previously held by John Gladding. We're grateful for their willingness to step forward and continue supporting our members and community.

We'd also love to see more members consider getting involved in the future. Your experiences, priorities, and values are what make Coast Central unique—and your voice truly matters in how we grow and serve.

A heartfelt thank you to all our Board members who give so generously of their time and care. Their dedication helps ensure Coast Central stays true to our mission of uplifting you, our members.



HOLIDAY CLOSURES

Martin Luther King Jr. Weekend
Saturday - Monday, January 17-19

Bayshore Mall location open
All other locations and
Member Support Center closed

Presidents' Day Weekend
Saturday - Monday, February 14-16

Bayshore Mall location open
All other locations and
Member Support Center closed

MEMBER EVENTS

Annual Member Meeting

Eureka Downtown MSB

Thursday, February 26, 6 p.m.

A review of CCCU's financial position
& other highlights of the year



01012026

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