



Coast Central  
Credit Union  
Where YOU are central

Coastline Quarterly  
Spring 2026

### A Message from Our President

Thank you to all the members who joined us—either in person or via Zoom—for our Annual Membership Meeting in late February. It's always beneficial to connect with you and share how your credit union is performing on your behalf.

It's hard to believe we are already at the start of the second quarter of 2026. As we reflect on the year behind us, I'm proud to share that 2025 was another outstanding year across the board for Coast Central Credit Union. During the meeting, we reviewed the financial results of a truly remarkable year serving our members and the communities we call home. Some highlights include (see box):

#### As of 12/31/25

Total Assets: \$2.289 billion, up 4.84%  
Total Shares: \$2.029 billion, up 4.85%  
Total Loans: \$1.130 billion, up 10.51%  
Total Membership: 80,401, up 2.07%  
Service Quality: 95.7% member satisfaction

Most gratifying of all, our membership surpassed **80,000 members** across our three-county service area, and total assets grew to **\$2.3 billion**. These milestones are a testament to the trust you place in us—trust we take very seriously and work hard to earn every day. We are deeply grateful to each of you for choosing us as your financial partner.

One of the key drivers behind our strong financial position has been the steady leadership of our Chief Lending Officer, Bob Moore. Bob retired in January after years of dedicated service, and we are sincerely indebted to him for the impact he made on our organization and our members.

I'm also pleased to share that our all-volunteer Board of Directors remains intact, with the addition of a new board member, Loren Skavdal, who brings valuable perspective and strong representation for the Eel River Valley.

In January, I had the opportunity to attend a CEO conference alongside leaders from some of the largest credit unions on the West Coast. I came away with valuable insights—and perhaps most encouraging, a reaffirmation of the cooperative spirit that defines our movement. Rather than competing against one another, credit unions continue to work together in service of our members. That collaboration is especially important as we engage in advocacy efforts on key issues being discussed in Washington, D.C.

One topic top of mind is the ongoing discussion around credit card rate caps and the proposed Credit Card Competition Act (CCCA). While these proposals may sound consumer-friendly on the surface, history has shown that such changes often carry unintended consequences. Measures like the CCCA could reduce revenue that credit unions rely on to fund fraud protection, keep credit affordable, support employee jobs and benefits, and deliver meaningful member advantages.

In March, I traveled to Capitol Hill with our SVP and Chief Marketing and Public Affairs Officer, Christian Hill. We joined credit union leaders across the country to ensure our collective voice—and the voice of our members—was heard clearly by lawmakers. Stay tuned for more information on this important effort.

Looking ahead, we remain focused on delivering even better service, responsibly growing our assets, and continuing to invest in our communities through our Community Giving Program. With your trust and partnership, the year ahead looks bright.

Thank you for being part of Coast Central Credit Union.

**Fred Moore**  
President & Chief Executive Officer



## Leadership Transitions



Following 13 years of dedicated service, Bob Moore, SVP, Chief Lending Officer, retired on January 13. Bob was an integral leader during his time at Coast Central, helping the credit union reach over \$1 billion in loans. A Humboldt State graduate, he started his career with Coast Central back in 1987 and worked for a variety of local banks during his career, earning the nickname “Banker Bob”. His appreciation for the CCCU family and the chance to finish his career at a place he called extraordinary was shared in his heartfelt final message to colleagues. We thank “Banker Bob” for his meaningful contributions to our community and wish him all the best in his retirement with his new wife and former Coast Central VP, Colleen Toste!



Assuming Bob’s vacant role is new SVP and Chief Lending Officer Kenn Darling. Kenn comes to us from the wilds of Palmer, Alaska, where he was Chief Credit Officer at Matanuska Valley Federal Credit Union. Kenn has more than 30 years of lending experience that includes stops at First Tech Credit Union in Silicon Valley and Patelco Credit Union in the Bay Area. With a home in Newport, Oregon, and time spent previously on the North Coast, Kenn is fitting nicely into Humboldt County. Kenn started on February 10. Welcome to Coast Central, Kenn!



After 14½ years at the credit union, Fatima Zinselmeir retired on February 11. She began her career managing the McKinleyville locations for nine years, later served as Manager of Member Services, and has spent the past five years as the Assistant Vice President of Quality Services. Throughout her tenure, she was honored with several awards, including Employee of the Month and Employee of the Year in 2013, Volunteer of the 4th Quarter in 2020, and Volunteer of the Year in 2021. As she moves into retirement, Fatima looks forward to enjoying life in Arizona with her husband, children, and grandchildren—embracing warmer weather and even picking up golf.



### CCCU Supervisors Give Back

Supervisors from across the credit union gathered together with one simple goal: to make kids feel seen, supported, and cared for. Together, they wrote 600 handwritten notes carefully tied to a pair of cozy, fuzzy socks, creating meaningful gifts that were included in a Backpacks for Kids distribution.

### Native All American Football Game

At Coast Central, community isn’t just a word—it’s a promise. We were proud to sponsor three exceptional local student-athletes—Walter Morton, Uriah Cheng, and Allen Kane—who were invited to compete in the Native All American Football Game at U.S.

Bank Stadium in Minneapolis, home of the Minnesota Vikings. These young men represented our community with pride, talent, and sportsmanship—and reminded us why investing in local youth truly matters.





## Supporting Future Entrepreneurs

Coast Central was proud to announce a \$25,000 sponsorship of the StartUp Humboldt Competition, reinforcing our long-standing commitment to strengthening the local business community across the regions we serve. This inaugural competition will invest \$200,000 in high-potential startups, combining milestone-based funding with expert mentorship and training.



## Coffee with a Cop

Our Eureka Downtown location was excited to host the Eureka Police Department for their Coffee with a Cop event. Coffee with a Cop is an opportunity for community members to connect with the department, meet officers, and ask any questions they may have. Thanks to our Eureka Downtown team and EPD for putting together this great event.



## Duo at the Expo

Our fantastic Arcata Managers, Maya and Sarah, had a blast at the Cal Poly Career Expo! This duo shared career opportunities as well as special swag and special offers to all who stopped by the table. Thanks, ladies, for coming out and connecting with the students.

## Run in the Sun

It was a rare sunny day for this year's Trinidad to Clam Beach Run! Not only did Coast Central have volunteers running the water station but we also had participants from across the credit union come out to run the 5.75 mile trek. Supporting the Trinidad Chamber, this year celebrated 60 years of this fantastic local tradition.



## VOLUNTEER of 1st Quarter



### Chris Nelson

#### Business Portfolio Manager

Chris is seemingly everywhere in Humboldt County! Whether he's playing a critical role in ensuring we have the best airline options at ACV or serving as an ambassador for the Eureka Chamber of Commerce, his passion for the community is unmatched. Chris has served as a Chamber Ambassador since 2018, helping local businesses thrive. He also serves on the Redwood Region Economic Development Commission, a group dedicated to supporting Humboldt County entrepreneurs. Thank you, Chris, for your dedication to supporting local businesses, and congrats on your well-deserved recognition!

### CREDIT UNION QUIZ

Answer the trivia question below based on content in this newsletter. Send in your answer to [marketinginfo@coastccu.org](mailto:marketinginfo@coastccu.org) by Thursday, 4/30, and you could win a \$25 Coast Central gift card!

**Question: How long has our volunteer of the quarter been an ambassador for the Eureka Chamber of Commerce?**

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



## Stay One Step Ahead of Fraud: What You Need to Know

Fraud is becoming more sophisticated with the rise of AI and social engineering. Stay vigilant by watching for these common threats and following simple security steps.

### Common Scams

- **Account Takeover:** Using stolen info to control your accounts.
- **Phishing/Smishing:** Fake emails or texts designed to steal passwords and PINs.
- **AI Scams:** Voice cloning or deepfakes used to impersonate trusted staff.
- **Payment Fraud:** Tricking you into sending money directly to scammers.



## 5 Ways to Stay Safe

- **Verify Contacts:** We will **never** ask for your full password or sensitive info via unsolicited calls.
- **Avoid Links:** Never click links in suspicious messages; type our official URL directly into your browser.
- **Secure Your Access:** Use unique passwords and enable Multi-Factor Authentication (MFA).
- **Set Alerts:** Monitor account activity in real-time through digital banking alerts.
- **Be Skeptical:** If you receive a suspicious text claiming to be from us, **do not reply**.

Suspect fraud? Contact us immediately via Live Chat or call (707) 445-8801 to verify any communication.

### HOLIDAY CLOSURES:

#### Easter

**Saturday, April 4**

Bayshore Mall location open  
McKinleyville and Member Support Center closed

**Sunday, April 5**

Bayshore Mall location closed

#### Memorial Day Weekend

**Saturday - Monday, May 23 - 25**

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

#### Juneteenth

**Friday, June 19**

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

**Saturday, June 20**

Bayshore Mall location open  
McKinleyville and Member Support Center closed

### MEMBER EVENTS:

#### Member Shred Days

10 am - 1 pm

#### May:

**Monday, 4:** Hoopa

**Friday, 15:** McKinleyville

**Monday, 18:** Weaverville

#### June:

**Saturday, 6:** Fortuna

**Friday, 12:** Crescent City

**Friday, 26:** Eureka Harrison

**Where YOU are central.**



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