Fall 2023 Grants

This round, our 15-year program reached a new record: 112 applications received for \$1.5 million. We were able to award 20 grants in 3 counties for a total of \$150,000.

- \$25,000: Food for People; van for emergency relief in rural areas
- \$15,000: Affordable Homeless Housing Alternatives; hygiene products and showers for homeless
- \$15,000: Coffee Creek Elementary; generator and emergency supplies
- \$15,000: Alderpoint Volunteer Fire; protection equipment for firemen
- \$12,000: Del Norte Junior Livestock; pens for youth Fair animals
- \$8,500: Willow Creek Volunteer Fire; rope rescue system
- \$6,880: Cumbre Humboldt; swim lessons for Latinx children
- \$6,500: Trinity Junior Wolves; uniforms for youth football and cheer
- \$5,220: North Coast Rape Crisis; cell phones for survivors/victims
- \$5,000: PacOut Green Team; hygiene items, socks, and services for homeless
- \$5,000: Ferndale Police Dept; radios for emergency response
- \$5,000: Humboldt Domestic Violence Services; food gift cards for survivors/victims
- \$5,000: Del Norte High Soccer; equipment for boys and girls teams
- \$4,800: Fort Dick Fire Protection District; emergency lights for firetrucks
- \$4,000: Blue Lake Fire Dept; CPR equipment
- \$3,000: Humboldt County CERT; first aid supplies for emergency response
- \$2,600: Humboldt Community Access & Resource Center (HCAR); lawn care equipment for work program
- \$2,500: Providence St. Joseph Hospital; gas cards for out of area treatment for cancer patients
- \$2,000: Hayfork Community Center; warm weather gear for youth
- \$2,000: Friends of the Dunes; environmental education gear for youth

Fraud Alert!

One of the most popular scams currently involves grandparents getting calls from someone stating they are - and sounding remarkably like - their grandchild in trouble and needing money immediately. Fraudsters are using social media and Youtube videos to mimic voices to mislead victims, so be on guard. Hang up immediately and call your actual grandchild or their parents to confirm first. Outsmart the bad guys and visit coastccu.org/security and ftc.gov.



HOLIDAY CLOSURES

Saturday – Monday, January 13-15 Martin Luther King, Jr. Weekend Bayshore Mall location open All other locations & Member Support closed **ER 2023**

Saturday – Monday, February 17-19 Presidents' Day Weekend Bayshore Mall location open All other locations & Member Support closed

MEMBER EVENTS

Thursday, February 22, 6 pm Harrison Member Services Branch **Annual Meeting**

Election results & a review of CCCU's financial position

Note: We are currently forming our 2024 Shred Day plans and will communicate them in the next issue!

CREDIT UNION QUIZ

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

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

Check back in the next Coastline Quarterly for the answer. Good luck! Congratulations to Scott, who won last quarter's quiz with the answer, "False" if you should send money immediately when requested by someone you don't know.

Volunteer of 3rd Quarter Brandy Castro

Cash Vault Supervisor

Brandy logged over 100 hours in 2023, half of which were in 3rd quarter. But more importantly, it's the significance of her time and the impact she makes, without ever looking for recognition or attention. She selflessly devoted many hours of training to be equipped to volunteer with the Humboldt County Sheriff's Office's Search & Rescue Posse (SAR) and its Community Emergency Response Team (CERT) to keep our community safe. She also participated in a kickball tournament on CCCU's Kick Butt Coasties, which raised money to replace Rio Dell School's playground equipment damaged in last year's earthquakes. Congrats and thank you!

Belonging Never Felt Better®



Here's to 385 Years of Service!

Congratulations and thank you to our very large group of 38 service award recipients who marked years of service in 2023 from five to 45 years! They were presented with a total of \$11,500 in gift cards to local businesses of their choice, representing funds that go back into our communities.

We also congratulate our 12 Employee of the Month awardees for 2023 who received monetary awards and engraved glass pieces. Thank you all for your commitment to CCCU and members.



30 Years



(center) Dona Latham



I-r: Karl Ensminger, Jodi Ethridge

15 Years

I-r: Tammy Reed, Reah Doyle, Ann Jadro-Bettiga, Jessica Akerboom Sierra Pifferini

Not pictured: Jenny Fonsen

2023 Employees of the Month

10 Years



I-r: Gini Schuck, Cindy Grenert, Tesilva McCarthy, Kateline Dominguez-Green, Sara Holcomb, Claudia Ramirez, Zach Serna

Not pictured: JoLynn Lamb

5 Years

uarterly



I-r, back row: Daisy Velasco, Sara Smith, Daniel Sneed, Mary Bain, Katie Erickson, Kurt Fults, Taylor Green, Kelley Gray, Joey Sullivan, Fred Moore, Brandy Gibbons, Mariah Parker

I-r, front row: Donnie Myers, Chris Nelson

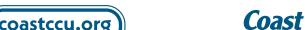
Not pictured: Jessica Alonso, McKenna Farris, Kara Fox, Wyatt Georgeson, Jasson Ramirez, Kay Serotta

I-r, back row: Steve Friedman, Laura Morris, Sara Smith, Ander Stanley-Camba, Ashley Bott, Payton Wills,

I-r, front row: Erica Gallegos, Sarah Scott (standing in for Jessalyn Villegas), Ashley Henderson

Not pictured: Alyssa Del Grande, McKenna Farris, Jessalyn Villegas













FROM THE PRESIDENT **COMMUNITY CORNER**

Happy 2024!

As we embrace the new year, I hope you and your loved ones enjoyed some quality time together over the holidays. Early last month, we held our annual Holiday Party in recognition of our employees' many achievements in 2023. This year, we recognized standout contributions through rewards like Employee of the Year, Volunteer of the Year, and as you'll see on the cover, proudly celebrated 385 years of milestone anniversaries of nearly 40 employees. The large size of this group certainly speaks to the extraordinary organization we've created together, with your support, and the many benefits of working and banking at Coast Central. Thank you for your loyalty in 2023.

Last year's highlights include:

- ✓ Major expansion of our Fortuna location, now nearing completion (see separate article)
- ✓ Remodels of offices at Eureka Downtown and McKinleyville
- ✓ Software upgrades to our entire ATM fleet
- ✓ Intensive testing and progress toward an Online and Mobile Banking upgrade
- ✓ Promotions of three Member Services Branch Supervisors to Managers and two new AVPs
- ✓ Our first in-person seminar since before the pandemic, with more planned in 2024
- Introduction of formal Financial Literacy presentations for PreK through high school students
- ✓ \$650,000 in community giving through our grant, sponsorship, and college scholarship programs
- 6,500 hours of volunteerism by our employees in our tri-county service area





Other good news includes our percentage of deposit market share, as of June 30, with Coast Central again showing a strong increase over last year's 38%, now with nearly 40% of tri-county deposits. The next highest competitor came in at nearly 12%. Notable as well is Trinity County, where our Weaverville location earned a nearly 46% market share, up from 41% last year. Considering our markets are showing no growth in population, we can attribute these results to ensuring we maintain some of the highest deposit rates in the area and to all employees throughout the credit union for assisting our members.

Our 2023 financials and election results will be announced at our Annual Member Meeting on February 22 at 6 pm at our Harrison location. Be sure to vote as soon as you receive your ballot. There are a total of four positions open and five individuals running.

Lastly, I can't urge you enough to be on guard for fraud and check out the related article in each of our newsletters. Be educated on current scams and remember, if it seems too good to be true, it probably is. Resources are available on our website at coastccu.org/security, at ftc.gov, and our Member Support team is here to help six days a week at (707) 445-8801 or via Live Chat at coastccu.org.

Best wishes for health and happiness in the coming year.

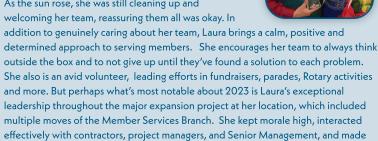
Thank you and congratulations to these employees for their exceptional commitment to CCCU and our communities!

Employee of the Year

dust and noise around them.

Laura Morris Fortuna Member Services Manager

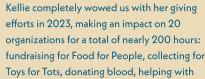
Laura's year started off with a bang, as the December 2022 earthquake hit the Eel River Valley. She drove to her location just after 2:30 am to check the damage. As the sun rose, she was still cleaning up and



sure members were always served in a safe and efficient manner, despite the constant

Volunteer of the Year

Kellie McGlathery Operational Support Specialist



student activities at local schools, trash pick-ups with PacOut Green Team, repairing ripped toys at Sequoia Humane Society, on-site support of Crescent City's Relay for Life, raising awareness for Mental Health Awareness and challenging CCCU employees to take care of themselves, and even training 35 hours to become an advocate for CASA's foster youth; these are just a sampling of Kellie's impact. The deserving individuals and families in our communities have without a doubt benefitted greatly from her many contributions.



Employees Give BIG!

Our October Jeans Day benefitted the Breast and GYN Health Project (BGHP), and our generous employees contributed a total of \$750! The organization educates and supports local individuals facing breast or gynecological cancer as well as their families. VP Human Resources Ann Jadro-Bettiga (left) was proud to present the check to BGHP's Executive Director Rose Gale-Zoellick



International Credit Union (ICU) Day!

Our Crescent City team was one of four who hosted Chamber Mixers last year, celebrating ICU Day with gifts and cheer for our members. The day recognizes the credit union movement and our People Helping People approach. Thank you, Teresa, Gini, Odallis, Terra, Jonathan, and Cindy for welcoming our community so warmly.



Artists for a Cause!

Pastels on the Plaza, an annual event on the Arcata Plaza, is a benefit for Northcoast Children's Services, which serves local low-income families, and CCCU is a sponsor each year. Consumer Lending's Desiree Bonilla and Member Services Specialists' Payton Wills designed and brought their amazing art to life, featuring our Chatbot Owlbert and Youth Savings' mascot Kirby Kangaroo!



AHS Thanks CCCU from England!

Trina Cardoza

Assistant VP/Member

Services Branches North

CCCU sponsored Arcata High students' trip to the International Symposium of School Based Family Counseling at the University of Oxford. The group presented their work on Disastershock, a project that distributes psychological first-aid info to families, schools, and communities when major disasters occur. The students did such a great job, they've been invited back!



Celebrating Women in Business!

An outstanding team of CCCU ladies were out in force at this year's Fortuna Kiwanis Business Women's Luncheon. Senior AVP/Manager Business Services Mandy Marquez (center back) is a former recipient of their Women of Distinction Award, Thank you, Ann. Kasandra, Sheila (seated), and Berny, Colleen, Mandy, Shannon, and Laura (standing) for representing!



The Season for Giving

Each year at the holidays, CCCU employees volunteer to collect toys for deserving local children. Toys for Tots drives started in November and our Operations team came out to support this amazing cause, which provides 8,000 children in our communities with gifts from Santa, Pictured are Operational Support Specialists Kellie McGlathery and Kara Fox with her son.

Member Services Promotions!

Kay Serotta Assistant VP/Member Services Branches South

Prior to her promotion, Kay served as our Arcata Uniontov Manager for over five years. In her new role, she oversees Arcata, Eureka, and Fortuna locations. Kay is a graduate of Humboldt State and is active in the community with Friends for Life Animal Rescue, Rotary, Chamber, and Housing Authority of Eureka.



Trina has been with CCCU for 24 years, most recently as Manager of Willow Creek and Hoopa. She no oversees those locations as well as McKinleyville, Crescent City, and Weaverville. She regularly volunteers with the Chamber, Dream Quest is an active blood donor, and was named Volunteer of the Quarter in 2022



Maya Martin Arcata Uniontown Manager In her eight years with CCCU, Maya has served as New Accou

Rep and Giuntoli Manager. Most recently, she served as Superviso at Uniontown. Maya graduated from Humboldt State, starting at CCCU while attending.





Sarah Scott Willow Creek Manager

Sarah has been with CCCU for nearly four years, serving in various roles at our Willow Creek location, including mos recently as Supervisor. She was named Employee of the



Rikki Tonkin

An 11-year employee, Rikki most recently served as Supervisor at Hoopa. She has been active in the community, including participating in CCCU's parade floats and local events. Rikki is a graduate of

Fortuna Expansion Project: Homestretch!

Thank you to our Fortuna employees and members for your patience and cooperation over the last several months of construction, which involved multiple moves, noise, and dust. The team is currently serving members in its final location, with remaining work being done to create several new offices as well as finish the drive-up window area. A 2nd ATM has been added, a drive-up, and we've moved our walk-up and night drop inside the entryway for better protection from the weather. New wood treatments, furniture, and flooring have all been added, with the project expected to be completed by the end of January. Stop by and say hi to the team!

