



**Coast Central
Credit Union**
Where YOU are central

Coastline Quarterly
Summer 2026

A Message from Our President

As summer settles into the North Coast, communities across our service area come alive with the events and traditions that make living here so special. From Friday Night Markets in Eureka, Pony Express Days in McKinleyville, Oysterfest in Arcata, to Bigfoot Daze in Willow Creek, summer is a season that reminds us how important it is to stay connected to one another and to the communities we call home.

At Coast Central, that connection has always been at the heart of who we are. For more than 75 years, we've believed that being a trusted financial partner means more than providing financial services. It means showing up for our communities, supporting local events and organizations, and investing in the people who serve our members every day. Whether it's sponsoring community gatherings, supporting local nonprofits, or simply helping members navigate important financial decisions, our commitment remains the same: to leave our communities better than we found them.

That same philosophy guides how we support and recognize our employees. Earlier this year, we launched Values In Action, a new employee recognition program designed to celebrate employees who bring our core values to life through service, teamwork, integrity, innovation, and a commitment to financial strength.

This program reflects an important evolution for our organization. As the needs of our members and employees continue to evolve, we are

committed to evolving thoughtfully and responsibly alongside them while maintaining the strong financial foundation our members have trusted for generations.

Following the first quarter, we proudly recognized the inaugural recipients of our Values In Action program. You'll read about them in this newsletter. These employees represent the very best of Coast Central and embody the values that shape every member interaction across our organization:

Champion Service Excellence. Maintain Financial Strength. Embody Integrity. Cultivate Innovation. Unite as One Team.

My hope is that you experience those values each time you visit one of our locations, speak with our employees, or engage with us in the community this summer.

On behalf of all of us at Coast Central, thank you for your continued trust and membership. We wish you and your family a safe, enjoyable summer and look forward to continuing to support you on your financial journey.

Fred Moore
President & Chief Executive Officer



Values in Action

This quarter, Coast Central launched its new employee recognition program to celebrate employees who exemplify our core values in their daily work, strengthening our culture and inspiring excellence across the organization.



Maintain Financial Strength
Lizzy Clohessy and Jared Zito



Embody Integrity
Rachael Gleaton



Champion Service Excellence
Christie Rafanan



Cultivate Innovation
Payton Wills



Unite as One Team
Aaron Anderson



Promotions, Retirements, and Introductions

Coast Central is proud to recognize several important recent leadership transitions and milestones across the organization.

In early April, **Trina Cardoza** was named Vice President of Organizational Development. With 26 years at Coast Central, Trina brings deep experience, a passion for developing others, and a strong commitment to service excellence. In her new role, she will help align leadership development, training, and project development strategies to support the continued growth of our teams and organization.



We also congratulate **Laura Morris** on her promotion to Assistant Vice President, Member Services. Laura brings more than 15 years of experience in member services, operations, and team development, including nine years leading teams at Coast Central. She is filling the role recently vacated by the promotion of Trina. Laura's member-focused leadership and operational expertise have played a key role in enhancing service and supporting major branch initiatives throughout our service areas.



We extend our heartfelt appreciation to **Sheila Arruda Russell** on her retirement after 47 years of dedicated service to Coast Central. Sheila helped hundreds of families achieve homeownership and, since 2019 alone, contributed to more than 480 loans totaling \$97 million. Her dedication, compassion, and lasting impact on our members and communities will not be forgotten. We wish Sheila all the best in her well-earned retirement.



We're excited to introduce **Brian Gonzalez** as the new Manager of our Fortuna MSB. A familiar face to the Eel River Valley, Brian was born in Crescent City and raised in Fortuna, where he graduated from Fortuna High School.

Brian brings more than 23 years of banking experience spanning both banks and credit unions, with a strong background in member service banking, lending, operations, leadership, and business development. Welcome Brian!

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See a Need, Fill a Need!

Coast Central employees (and the President of our Volunteer Board of Directors!) came out in full force to support Food for People's Letter Carriers' Food Drive. This annual effort helps supplement the food bank after the holiday season and ensures individuals and families across the county have access to food assistance.

Champions of Youth

We were honored to be recognized by the Boys & Girls Club of the Redwoods as the Business Champion for Youth. Presented at the club's annual Champions for Youth Dinner, this award recognizes CCCU's commitment to local youth and our communities. We were also proud to sponsor the fundraiser, which supports programs and services for teens and young people throughout Humboldt County.



Helping Hope Bloom

This year, CCCU was recognized by CASA of Humboldt at its "Hope Blooms Here" Annual Gala. CCCU's President and CEO, Fred Moore, was presented with the organization's Champion of Children Award for our continued commitment to local youth. We were also the title sponsor of this fantastic fundraiser, which helped raise more than \$100,000 for CASA. These funds support local foster youth by pairing them with trusted adults who serve as CASA advocates.

We want YOU

Our team had a blast at this year's Rhododendron Parade. With the theme "Celebrating 250 Years of America," our team wore its best red, white, and blue attire, with a special appearance by Lady Liberty (EVP/Chief Operations Officer Jasmin Gammel) and Uncle Sam (President and CEO Fred Moore). A big thank-you to our teammates and the amazing community members who came to cheer us on. We're honored to have received the Grand Marshal Award for Best Theme.



2026 College Scholarship Recipients

For nearly four decades, Coast Central Credit Union has remained committed to investing in the next generation of community leaders. Continuing that tradition, the Credit Union's Board of Directors recently approved \$125,000 in scholarships for graduating high school seniors throughout Humboldt, Del Norte, and Trinity counties. Recipients were chosen through a competitive application process that evaluated academic achievement, personal perseverance, community involvement, and each student's demonstrated desire to create a meaningful impact in the lives of others.

2026 Scholarship Recipients

Chloe Hunt Arnold
McKinleyville High School

Riley Bayley
Hayfork High School

Abigail Bishop
Redwood Coast Montessori

Melody Brennan
Del Norte High School

Gabriela Cavinta
Arcata High School

Amira Churchill
Trinity High School

Bridgette Drummond
South Fork High School

Morgan Ray Etter
McKinleyville High School

Tey-met-tret Hostler
Hoopa Valley High School

Olivia Lane
McKinleyville High School

Mako Limon
Fortuna High School

Izzabella Logan-Miguelena
Hoopa Valley High School

Aurora Mitchell
Del Norte High School

Kendra Murrell
McKinleyville High School

Lilyan Newell
Fortuna High School

Yadira Olmendo-Rodriguez
Del Norte High School

Wey-se-naw O'ta-ley-wa-lu
Hoopa Valley High School

Aaliyah Pelayo
Eureka High School

Tanner Pidgeon
Ferndale High School

Yoselin Pimentel
Fortuna High School

Jaiden Pippa
Hoopa Valley High School

Karen Pozos-Dominguez
Academy of the Redwoods

Sierra Rose Roberts
Arcata High School

VOLUNTEER of 1st Quarter

Laura Morris AVP, Member Services

Recently promoted to Assistant Vice President, Member Services, Laura is an integral part of the Fortuna community. Through her work with Fortuna Sunrise Rotary and the Veterans Housing Committee, she is committed to giving back and supporting others. From January through March 2026, Laura volunteered more than 80 hours with seven organizations. Her dedication reflects the leadership, service, and community spirit that define Coast Central's "People Helping People" philosophy. Congratulations, Laura, and thank you for your continued commitment to our members and communities.



Correction: in our last newsletter, Chris Nelson was mistakenly labeled Volunteer of 1st Quarter, he was awarded Volunteer of 4th Quarter, 2025.

5 Ways to Stay Safe from Fraud

- **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.

Election Information for Business Members

If you represent a business or organization and want to receive a ballot, you must complete a "Business/Organization Authorization to Vote" form, which can be obtained by contacting Executive Administrator at (707) 445-8801, ext 1329 or sslover@coastccu.org. Forms must be completed by **11/27/26**, to qualify.



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Spring 2026 Grant Recipients

This round, we received 72 applications from non-profit organizations. Congratulations to the 24 applicants who were awarded these grants.

Humboldt

- A Mother's Village** – \$5,000, technical upgrades for center expansion
- Alder Grove Charter School** – \$5,000, clothing, hygiene and more
- Arcata House Partnerships** – \$10,000, emergency food program
- Arcata Volunteer Firefighter's Association** – \$2,500, rural address marker signs
- Bridgeville Community Center** – \$5,000, books from the Dolly Parton Imagination Library
- Eureka Concert and Film Center (Eureka Theater)** – \$12,500, Eureka Theater Revitalization
- Eureka Senior High School** – \$4,950, CTE/classroom to Career Service Learning Project
- Family Resource Center of the Redwoods** – \$2,080, Food Bank upgrades
- Friends of the Myers Flat Fire Department** – \$5,000, purchase of fire extinguishers for rural neighborhoods
- Humboldt County Fair Association** – \$12,500, new bleachers for venue
- Humboldt County Sheriff's Office** – \$1,300, new equipment for community events
- Kiwanis Club of Henderson Center** – \$5,000, Carson Park Playground improvement project
- Mad River Grange #590** – \$6,025, ADA bathroom renovation
- Mattole Valley Resource Center** – \$1,300, care kits for low-income community members
- McKinleyville Union School District** – \$3,650, gymnasium digital display
- Providence St. Joseph Hospital** – \$5,000, gas cards for cancer patient treatment transportation
- Sequoia FC** – \$6,000, goals for indoor soccer league

Del Norte

- Humane Society of Del Norte** – \$10,000, spay and neuter project
- Redwood Parks Conservancy** – \$5,000, North Coast Jr. Lifeguard program
- Redwood School PTSO** – \$3,500, playground stencil project

Trinity

- Douglas City Elementary School** – \$15,000, school gymnasium upgrade
- Lewiston Elementary School** – \$18,729, freezer and cooler replacement
- Southern Trinity Area Rescue** – \$2,466, equipment replacement
- Trinity Alps Unified School District** – \$2,500, new security system

HOLIDAY CLOSURES:

Independence Day Weekend

Saturday, July 4

All locations and Member Support Center closed

Sunday, July 5

Bayshore Mall location open
location open

Labor Day Weekend

Saturday, September 5

Bayshore Mall location open

McKinleyville & Member Support Center closed

Sunday, September 6

Bayshore Mall location open

Monday, September 7

Bayshore Mall location open
All other locations and Member Support closed

MEMBER EVENTS:

Member Shred Days

10 am – 1 pm

Monday, July 13: Arcata Uniontown

Friday, August 7: Arcata Giuntoli

Friday, September 18: Eureka Downtown

Friday, October 16: Eureka Harrison

OTHER EVENTS:

Employee Appreciation Picnic

Saturday, September 19

All locations closed

Where YOU are central.