



Coast Central
Credit Union
Where YOU are central

Coastline Quarterly Fall 2026

Building on Our Legacy

Nearly 75 years ago, a group of local community members – many just like you – came together with a simple idea: when people help people, everyone is stronger. That idea became Coast Central Credit Union, and it continues to guide us today.

As we've grown over the years, our focus has remained the same. Our responsibility is not simply to manage a financial institution. It is to leave this organization better than we found it, strengthen the communities we call home, and create lasting value for the members who place their trust in us every day.

While recent federal discussions in Washington D.C. have again highlighted the importance of preserving the credit union tax status, what matters most is what that status makes possible. Because Coast Central is a not-for-profit financial cooperative, the resources we generate stay focused on serving you. They help us offer competitive products, invest in technology and convenience, support financial education, strengthen community partnerships, and provide the personalized service our members have come to expect. Instead of answering to outside shareholders, we answer to the people who own this credit union: our members.

That difference matters.

It's reflected in the local nonprofits we support, the community programs we sponsor, the financial guidance we provide, and the investments we make to improve your experience. It is also reflected in the dedicated employees who work every day to help you achieve your goals, building a stronger financial future.

Our success has never been measured solely by growth. It is measured by the positive impact we create together. The stronger Coast Central becomes, the more we can invest back into the people and communities that have supported us for generations.

As I look ahead, you have my promise that we'll remain committed to preserving the cooperative model that makes this work possible. We are proud of what we've built together, grateful for the trust you've placed in us, and excited about the opportunities still to come.

Thank you for being part of Coast Central's story.

Fred Moore
President & Chief Executive Officer



Values in Action

This program celebrates our employees who bring our core values to life through their service, teamwork, integrity, innovation, and commitment to financial strength. These employees represent the very best of Coast Central and embody the values that shape every member interaction across our organization.



Champion Service Excellence
Alyssa Del Grande



Maintain Financial Strength
Bret Allen



Embody Integrity
Robert Machado



Cultivate Innovation
Kandis Basinger



Unite as One Team
Cristian Garcia

Coast Central Welcomes New Chief Financial Officer

We're excited to welcome **Jesse Leavitt, CPA**, as Coast Central Credit Union's new Chief Financial Officer, effective August 31.

Jesse brings more than 16 years of financial leadership experience in credit unions, banking, and financial institution regulation. Most recently, he served as Vice President of Finance for Travis Credit Union and previously held the role of CFO for a publicly traded banking organization.

A familiar face to Humboldt County through his previous work with the FDIC, Jesse has a long-standing appreciation for the communities Coast Central serves. He joins the credit union with a commitment to supporting our employees, strengthening our financial future, and helping us continue delivering exceptional service to members throughout Humboldt, Del Norte, and Trinity counties.



Please join us in welcoming Jesse to the Coast Central family!

Fraud Message

Recently, fraudsters have been using real Coast Central Credit Union employee names, departments, and titles to scam members out of their personal information and money! Fraudsters will use fear and urgency during a scam attempt. They may claim that your information is already compromised or that money has already been stolen.

Remember, Coast Central employees will never ask for: Secure Access Codes, Online & Mobile Banking Usernames and Passwords, or Full Visa Card Numbers or your PIN.

If you suspect you are being targeted by a scam through a phone call, hang up the phone, verify your transaction history independently, and call us directly at (707) 445-8801.

CHECKUPS ARE GOOD FOR YOUR FINANCIAL HEALTH.

Like annual physicals, a yearly financial checkup can help uncover hidden problems, inspire you to set new goals, provide information you need to improve your health, and help make sure you're on track for well-being. We specialize in thoughtful and personalized investment guidance aimed at keeping your finances and goals in shape.

Call today for more information or to schedule a consultation.

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Coast Central
Wealth Management

The financial professionals at Coast Central Wealth Management are financial advisors with, and securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Coast Central Credit Union and Coast Central Wealth Management **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Coast Central Wealth Management, and may also be employees of Coast Central Credit Union. These products and Services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Coast Central Credit Union or Coast Central Wealth Management. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency

Not Credit Union Guaranteed

Not Credit Union Deposits or Obligations

May Lose Value



Fun Friday Night Markets

Team CCCU had a blast at this year's Friday Night Market series in Old Town Eureka! 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!



Spiciest Chili Around

Our Member Business Services team kicked up the heat at this year's Fortuna Rodeo Chili Cookoff! The team had a blast serving up delicious chili and giveaways to everyone who stopped by. Their efforts earned them the Hottest Chili award!

Cruisin' Cars on the Coast

Our Crescent City team enjoyed a day surrounded by classic cars at the annual Del Norte County Fair and Car Show. In addition to sponsoring the event, we loved connecting with attendees at our booth, where we shared giveaways and handed out swag bags to car show participants.



Having a blast at this year's summer parades!



McKinleyville Pony Express Parade

"Coastal Roots, Western Boots"



Willow Creek Bigfoot Daze Parade

"Red, White, & Bigfoot"



Fortuna Rodeo Parade

"Saddle Up and Celebrate 250 Years of American Freedom"

New: Advocacy Corner!

Advocacy Corner is a new website feature that helps members stay informed about legislative and regulatory decisions that can impact credit unions. Learn why these issues matter to you, our communities, and our cooperative mission.



Complete our Member Survey!

Your opinion matters! Scan the QR code to complete our brief Member Survey by October 30 to help us better serve you.



VOLUNTEER of the 2nd Quarter

Jess King

Member Experience Manager

Jessica dedicates her time to multiple organizations, including the Washington Elementary School PTA, where she provided financial oversight, managed bookkeeping, supported fundraising efforts, coordinated school events, and even volunteered as a chaperone.

Her willingness to invest her time, talents, and financial expertise in strengthening our schools, supporting the credit union movement, and educating future generations reflects the spirit of community service that defines Coast Central.

Thank you, Jess, for making a meaningful difference and for exemplifying our mission of uplifting others!



Nominations for Our Board of Directors

Are you passionate about upholding the values of Coast Central and working collaboratively as a team to continue fostering the credit union movement? Do you have an interest in and expertise with financial reports and analysis?

We have a volunteer position open on our Supervisory Committee, and three positions on our Board of Directors are up for re-election. Each position is a three-year term starting after our Annual Meeting on February 25, 2027. Individuals interested in running are required to be Coast Central members in good standing for at least five years as of October 30, 2026, and reside in Humboldt, Del Norte, or Trinity counties.

To receive a nomination application packet, send a request to Nominating Committee, CCCU, 2650 Harrison Avenue, Eureka, CA 95501. Completed applications are due by 5 p.m. on October 30, 2026. Nominations may also be made by petition.

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 Stephanie Stover, our Executive Administrator, at (707) 445-8801 ext. 1329, or sstover@coastccu.org. Forms must be completed by November 27, 2026, to qualify.

Where YOU are central.

Holiday Closures

Federal Holiday

Saturday – Monday, October 10-12

Bayshore Mall location open

All other locations and Member Support Center closed

Veterans Day

Wednesday, November 11

Bayshore Mall location open

All other locations and Member Support Center closed

Thanksgiving

Thursday, November 26 (Thanksgiving Day)

All locations closed

Friday, November 27 and Saturday, November 28

Bayshore Mall location open

All other locations and Member Support Center closed

Employee Holiday Party

Saturday, December 5

Bayshore Mall, McKinleyville, and the Member Support Center close at 2 p.m.

Christmas Eve

Thursday, December 24

All locations and the Member Support Center close at 2 p.m.

Christmas Day

Friday, December 25

All locations and the Member Support Center closed

Saturday, December 26

Bayshore Mall location open

McKinleyville location and the Member Support Center closed

New Year's Eve

Thursday, December 31

All locations and the Member Support Center close at 4 p.m.

New Year's Day

Friday, January 1

All locations and the Member Support Center closed

Saturday, January 2

Bayshore Mall location open

McKinleyville location and the Member Support Center closed

Member Events

International Credit Union (ICU) Day

Thursday, October 15

Stop by any location to celebrate ICU Day with the Coast Central team! Join us in celebrating the history, achievements, and cooperative values that make credit unions special.

Final 2026 Member Shred Day

Friday, October 16, 10 a.m. – 1 p.m.

Eureka Harrison Avenue location

