



Compass Federal Credit Union to Celebrate 54 Years of Service with Annual Meeting

Candidates Invited for Annual Board Election



Are you interested in being part of Compass Federal Credit Union's all-volunteer Board of Directors? You can be placed on the ballot, by simply filling out the Candidate Application on the credit union website at www.compassfcu.com.

There are currently two vacancies to be filled, each are three year terms. Questions in regards to candidate applications can be directed to Joanne Gardner (jojog2010@gmail.com). Applications must be submitted by March 1st. The election will be held at our Annual Meeting on March 25th.

At the Annual Meeting, you will have the opportunity to learn how your credit union works and meet our staff. During this time, your elected Board of Directors will also be available. The Board of Directors helps to guide and manage the credit union as we continue to move forward. We encourage you to take this time to meet all of these individuals that help make the credit union experience so valuable.



55,000 surcharge-free ATMs available to Compass Members!

Holiday Hours

Martin Luther King Jr. Day
Monday, January 20th
All offices closed

Presidents' Day
Monday, February 17th
All offices closed

Contact Us

Email: memberservice@compassfcu.com
24-hour phone access: 315-349-0123
Text Helpline: 315-596-2520
www.compassfcu.com



Compass Credit Union
54th Annual Meeting
Wednesday, March 25th at 6pm
Join us for an evening with fellow members, a delicious dinner buffet, & chances to win cash prizes
Save the Date!

WHEN: 6 p.m. - Wednesday, March 25th
WHERE: Oswego Elks Lodge - 132 W. 5th St., Oswego
COST: \$8 for Members, \$15 for Non-Members

Price includes a buffet dinner, beverage and a chance to win several cash prizes. In addition, those in attendance will receive a progress report on the credit union and a chance to vote for representatives on our all-volunteer Board of Directors.

RSPV: Please purchase tickets at any Compass office by Friday, March 20.

Why Is It Important to Attend?

Our Annual Meeting is a time for members and staff to come together to celebrate where we've been and look forward to our future.

As a member, you're a co-owner of the credit union, meaning you have a vote and a voice in what the credit union does. You, the member, help us keep moving in the right direction.

Questions? Contact us by phone at (315) 342-5300 or e-mail Marketing Administrator, Dan Kapuscinski, at dkapuscinski@compassfcu.com.

We look forward to seeing you at the Oswego Elks Lodge!

A Message from the Board

Dear Compass Members,

Since our last newsletter, a member of the Compass Board of Directors, Don Bucher, passed unexpectedly.

Don was not only a key member of our Board of Directors, he also worked for Oswego Health for 38 years. In August, Don played a pivotal role in our largest Annual Picnic in recent memory.



All of us at Compass Federal Credit Union ask that you keep Don's family and friends in your thoughts during this difficult time.

As the calendar turns to 2020, we are happy to report another successful year in 2019. Our membership continues to grow, while our assets have now swelled to over \$60 million. For a more in-depth look inside our fiscal health, we invite you to attend our 54th Annual Meeting.

This year's Annual Meeting will be held on Wednesday, March 25, at the Oswego Elks Lodge, beginning at 6 p.m. The evening will once again include a delicious buffet, a report on the credit union and a chance to vote for the volunteer representatives on our Board of Directors.

So, what will 2020 bring? We hope, more of the same: continued growth, a focus on top quality products and services and an ongoing ability to serve you, our members, with only your best interests in mind.

Wishing you a happy and healthy 2020!

Michael Pisa, Board President

Employee Spotlight - Tina Phillips

The next time you stop into Compass Federal Credit Union, be sure to say hello to Member Service Representative, **Tina Phillips**.



Tina has been in banking as a teller for 13 years, and has spent the previous six years working at AmeriCU.

A resident of Parish, Tina and her husband of 14 years have two daughters, ages 12 and 14. Tina's family enjoys the company of two cats, Mittens and Copper, as well as a puppy, Buddy.

We at Compass Federal Credit Union are thrilled to have Tina as a part of our valued team!

BJ's Club Promotion

Join or renew your BJ's Club membership at any Compass office once again in 2020. This special offer is not available at any BJ's Club location. More details to come!

2020 Sign Ups:

March 13-30

June 15-29

September 14-28

December 14-28



Limited Time

Balance Transfer

5.9% APR* UNTIL THAT

**BALANCE IS
GONE**

with NO Transfer Fee



*APR = Annual percentage rate. Balance transfer rate is for one-time transfers only. Rate will not apply to future balances. No transfers allowed from existing Compass accounts. Balance transfers are not eligible for VISA Rewards points. Members must qualify. Offer ends March 31st.

Compass Donates More Than \$8,000 to Oswego, Fulton Schools for Winter Clothing Needs



Keeping with the spirit of the Holiday season, Compass Federal Credit Union recently donated more than \$8,000 to area schools to help pay for hats, mittens, snowpants,

underwear, shoes and other student clothing needs that become especially important during the winter months. Each school also received a special delivery of hats and mittens from Compass.

Oswego High School, Oswego Middle School, Riley Elementary, Fitzhugh Park Elementary, Kingsford Park Elementary, Leighton Elementary and Minetto Elementary Schools each received \$600, while Trinity Catholic School received \$300 within the Oswego City School District.

G. Ray Bodley High School, Fulton Junior High School, Fairgrieve Elementary, Granby Elementary, Lanigan Elementary and Volney Elementary Schools also received \$600 within the Fulton City School District.



Members Donate Generously to Holiday 'Giving Tree' at Compass

The 'Giving Tree' returned to Compass Federal Credit Union branches this Holiday season, helping to provide toys and gifts to children in need in Oswego County.

Compass partnered with the Oswego County Children's Fund, donating the toys and gifts from under the Giving Tree to OCCF's annual Toy Giveaway event held on the SUNY Oswego Campus on Sunday, December 15.

Members donated dozens of toys, clothes, games and more this past Holiday season, helping to make the season a touch brighter for those in need.

Compass thanks our amazing members and staff for your contributions this year. Take pride in knowing that you once again made a difference in the lives of so many in our great community.



Pictured above are Jennifer Rupert (left), Aislinn Fultz (center) and Compass Manager, Tom O'Toole.

Save the Date!

9th Annual Charity Golf Outing



Friday, June 26th, 2020 Battle Island Golf Course

Compass to Award Scholarships in 2020; Applications Due by April 10



Compass Federal Credit Union is again eager to give back to the community by way of scholarships, with as much as \$10,000 set to be distributed to help support members' higher education.

Two graduating seniors in 2020 will once again be selected to earn \$4,000 scholarships. Applicants must be a 2020 high school graduating senior and a member of Compass Federal Credit Union.

In addition, Compass recognizes that students already engaged in post-secondary education, also benefit from scholarship support. With this in mind, Compass offers a one-time \$1,000 Continuing Education scholarship for a Compass member who has already graduated from high school and is pursuing additional education.

Applications for all scholarships are available for download at www.compassfcu.com. **Applications must be submitted to Compass no later than 5 p.m. on Friday, April 10.**

Compass Board Remembers Don Bucher



The all-volunteer Board of Directors at Compass Federal Credit Union is part of the foundation of our credit union and helps to guide and direct all that we do. For several years, Don Bucher was part of this volunteer group, becoming an integral member of our team.

Don was selfless in his efforts on the Compass Board, always willing to lend a hand and looking to give back. His fellow Board Members will remember their time with Don, fondly.

“Don was a man that stepped up to any task that needed volunteer help,” said Board Member, Joyce Pritchard. “He was dedicated to the credit union and will surely be missed.”

“This year’s Annual Picnic was one of the largest we’ve ever had,” said Board President, Mike Pisa. “Don’s efforts in coordinating that effort symbolized his dedication to Compass Federal Credit Union.”

Compass Locations and Hours of Operation

Main Office:

131 George St., Oswego
Phone: 315-342-5300

Hours:

Mon. - Wed. 9 a.m. to 4 p.m.
Thurs. & Fri. 9 a.m. to 5 p.m.
Sat. 9 a.m. to noon

Novelis:

P.O. Box 5160
Phone: 315-349-0116

Hours:

Mon. - Fri. 9 a.m. to 4 p.m.
(Closed daily for lunch 12:45 to 1:15 pm)
Sat. & Sun. Closed

Fulton:

23 Canalview Mall, Fulton
Phone: 315-593-8443

Hours:

Mon. - Fri. 9 a.m. to 5 p.m.

SUNY Campus:

150B Marano Campus Center,
Oswego
Phone: 315-312-2191

Hours:

Mon., Wed., Fri. 11:30 a.m. to 4 p.m.

Oswego Hospital:

110 W. 6th St., Oswego
Phone: 315-349-5562

Hours:

Mon. - Fri. 11 a.m. to 4 p.m.
(Closed daily for lunch 12:30 to 1 p.m.)
Open 9 a.m. on paydays

Davis-Standard:

46 N. 1st St., Fulton
Phone: 315-593-0225

Hours:

Thurs. & Fri. 9:15 a.m. to 10:15 a.m.

Email:

memberservice@compassfcu.com

Hillside Plaza:

7 Fourth Ave., Oswego
Phone: 315-207-0390

Hours: Mon. - Fri. 9 a.m. to 5 p.m.

24-hour phone access:

315-349-0123

Visit our website: www.compassfcu.com



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- | GIFT CERTIFICATES **2X/\$1**
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This card offers a \$15,000 credit limit, a 10.9% interest rate (9.9% with automatic payment) and no over-the-limit fee. Monthly payments are \$25 or 2.25% of the outstanding balance, whichever is greater. There is a \$20 late fee. Rewards do not include cash advances or ATM transactions. 10,000 points = \$100 for redemption.

Your savings are federally insured to \$250,000.



Equal Housing Lender



National Credit Union Administration
A U.S. Government Agency