

Check out these great SUMMER LOAN SPECIALS!

Don't miss our
4th annual

HOME LOAN SALE NO CLOSING COSTS

New Mortgages &
Refinanced Loans

As low as
4.75% APR*

Home Equity Loans

As low as

3.99% APR*

For home improvements, debt
consolidation & much more!

ENDS JULY 31st



*Qualified members must use automatic payment. Private Mortgage Insurance (PMI) is not included. This promotion does not apply to existing Compass loans. A \$10,000 minimum loan is required. Members with home loans paid off within three years of origination must pay back closing costs. Rates for mortgages and fixed-rate home equity loans vary based on credit score, loan-to-value and term of loan. APR=Annual Percentage Rate

DIVE INTO YOUR SUMMER PROJECTS

with an easy, affordable loan



Rates as low as

6.99%
APR*

NO LIEN REQUIRED

This offer is for qualified members only. Ends 9/1/13.

* APR=Annual Percentage Rate

- POOLS
- PATIOS
- FENCES
- SIDING
- MORE

Three seniors awarded college scholarships

Three Oswego High School seniors received \$8,000 in college scholarships from Compass Credit Union. Christina Abare, middle, won the top scholarship award of \$4,000. Jacob Annal, left, and Dylan Lavner, right, both received \$2,000.

Continued on next page



MUSICAL INSTRUMENT LOANS

The repayment
plan is up to
36 months.

Borrow up
to \$2,500 at **6%** APR*

*For qualified members only. APR=Annual Percentage Rate



COMPUTER LOANS

Borrow up
to \$2,500 at **6%**
APR*

*For qualified members only.
APR=Annual Percentage Rate

The repayment
plan is up to
24 months.



A Message from the Board

Does Compass care about its community? You bet. On May 17th, Compass held its second Charity Golf Outing, which raised \$2,600 for Oswego Little League and the Oswego Youth Soccer Association. In June, Compass awarded a total of \$8,000 in college scholarships to three graduating seniors. Later, our Compass staff joined with fellow members and guests to form its first-ever “Relay for Life” team at the high school track, which resulted in the credit union raising more than \$2,200 to support the American Cancer Society. You can view the photo below.



Michael Ferlito
Board President



It should also go without saying that, in addition to supporting our community, we also care about our members – and we often like to reward them with prizes they will appreciate. Please congratulate **Francie Proud**, above, who won a grill as part of a recent promotion, and **Grant Wendt**, who won an outdoor patio set.



Compass scholarship winners

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Surrounding the winners, from left to right, are Compass Manager Tom O’Toole, Mary Annal, Tim Annal, Supervisory Committee Chairman Gary Brown, Everett Abare, Michael Lavner, Compass Board Member Mike Wheeler and Debbie Lavner.

Compass has been awarding college scholarships to graduating seniors since 1992. The winners are selected by volunteers on the Compass Supervisory Committee.

Christina Abare plans to attend Roberts Wesleyan College to study nursing. Jacob Annal will attend the Rochester Institute of Technology to study computer science, and Dylan Lavner will study psychology or biology at the New Jersey Institute of Technology, where he was recruited to play Division I volleyball.



Scenes from the credit union’s

CHARITY GOLF OUTING

Our second-annual Charity Golf Outing raised \$2,600 for two youth sports organizations, Oswego Little League and the Oswego Youth Soccer Association. The event was held May 17th at the Radisson Greens Golf Course in Baldwinsville. Twelve teams participated in the tournament.



Compass would like to thank all the volunteers who helped with the event: Tom Salvador, Tim Murphy, Lou Anne Rucynski-Coleman, Ellery Terpening, Teresa Gilbert and Troy Kocher. We would also like to thank all the participants and a long list of sponsors, which are noted on the next page.

Top left: Accepting a \$1,300 donation from Compass is (front row): Preston Norfleet, 9, and Hailey Babcock, 11, both Little League players. In back are Preston’s father, Eben Norfleet, vice president of the Triple A Division and Manager of the Oswego Sub Shop team; Compass Manager Tom O’Toole; Gary Brown, a volunteer on the Compass Supervisory Committee and the Compass Golf Outing Committee; and Don Piazza, a volunteer on the Compass Board of Directors and the Compass Golf Outing Committee.



Bottom left: Accepting a \$1,300 check for youth soccer are Jack Rice, 11, and Grace Gilles, 5, both players. In back are Gary Brown, Tom O’Toole and Don Piazza.

Oswego students enjoy being “millionaires”

Students from all five Oswego elementary schools and Oswego Middle School enjoyed being “millionaires for a day” after their names were pulled from a hat as part of the credit union’s “Bank at School” program.

Students received a chance to win the grand prize, which included a limousine ride to school and a pizza party, each time they made a deposit into their savings account during specific school banking days.

The grand prize winners were:

- Nathaniel Ahart, Oswego Middle School
- Alexander Loomis, Fitzhugh
- Josh Sterio, Kingsford
- Sofia Loayza, Leighton
- Kasey Wells, Minetto
- Sophia Babcock, Riley

For more “millionaire” photos, please visit www.compassfcu.com

At right: Driver Ryan Buck from G&G Limousine poses with Leighton riders Alex Loayza, Emmalee French, Melissa Chun, Joshua Chun, Sofia Loayza and Emily Sanders.



THE TEAMS



Winning Team, left to right: Paul Deter, Tom O'Conner, Ed Hogan and Tony Marra



Left to right: Patrick O'Toole, Ted Palmitesso, Tom O'Toole and Everett Taylor



Left to right: Bill Oleyourryk, Steve Skinner, Randy Woodland and John Shuber



Left to right: Mark Taormina, Hank Madura, Angela Renna and Dwayne Walts



Left to right: Duane Gordon, Larry Ogorchock, Jim Manzare and David Girard



Left to right: Geno Knopp, Jim Galetta, John Boardway and Scott Seinoski



Left to right: Tim DeMott, Carl Sanders Jr., Mike Sheldon and Stan Krom



Left to right: Tim Murphy, Tom Richardson, Eben Norfleet and Trisha Earl



Left to right: Mike Ferlito, Mike Wheeler, Mike Phillips and Lou Speciale



Left to right: Howard Samson, Bob Blackwell, Fred Tourot and Jack Lee



Left to right: Larry Spaulding, Gary Brown, Tom Parker and John Galletta



Left to right: Jeff Beverly, Andrew Piazza, Ed Kelly and Don Piazza

Thank you to our food and prize sponsors: Radisson Greens, YNN Your News Now, Wegman's, Dunkin' Donuts, C&B Farm & Garden, Oswego Country Club, Oswego Quality Carpet, Battle Island State Park Golf Course, Blue Moon Grill, R.E. Davis & Son, A&P Automotive and Price Chopper

Thank you!

\$200 Sponsors:

- ✓ AXA Advisors-Angela Renna
- ✓ Rucynski-Coleman Law

\$100 Sponsors:

- ✓ Lighthouse Lanes
- ✓ The Press Box
- ✓ Oswego Sub Shop
- ✓ DuFore's for Diamonds
- ✓ R.E. Davis & Son
- ✓ EIF Construction Co.
- ✓ Rombough Electric
- ✓ Credit Union Association of New York
- ✓ J&A Mechanical
- ✓ CUC Mortgage
- ✓ Uniforms Etc. LLC
- ✓ Eagle Beverage
- ✓ Eastern Shore Associates
- ✓ Insurance Agency
- ✓ Canale Insurance
- ✓ Perfect Rhythm DJ
- ✓ Burke's Home Center
- ✓ Bosco & Geers
- ✓ APFW Law
- ✓ Leon Shapiro Motors
- ✓ Cheap Seats Sports Bar

Thank you to Canale Insurance for sponsoring a \$10,000 hole-in-one and other hole-in-one prizes.

"Lionaires" for a day



Top left: Driver Ryan Buck with Oswego Middle School riders Steven Buck, Avery Croucher, Philip Cummings, Nathaniel Ahart, Joe Keytack and Zach Burdick

Bottom left: Driver Ryan Buck with Fitzhugh riders Laila Hall, Makayla Libbey, Alexander Loomis, Logan Hill, Connor Loomis, Jacob Bush and Russell Abbott

Top row, left: Driver Ryan Buck with Riley riders Tatum Winchek, Grace Tolley, Sophia Babcock, Jordan Ferlito, Olivia Powers and Kathleen Winchek

Top row, middle: G&G Limousine Owner Rick Gessner with Kingsford riders Tim Kirwan, Jake Chetney, Tyler O'Grady, Josh Sterio, Bryson Bush, Jackson Stephens and Abby Yurkon

Top row, right: G&G Limousine Owner Rick Gessner with Minetto riders Tucker Wells, Alexandria Woodward, Zoe Lisk, Kasey Wells, Mikayla Roland and Molly Wells





**Please join us for a
SUMMER BARBECUE!**

When: Friday, August 23rd
Time: 3:30 to 6:30 p.m.
**Where: Under the big tent at
 Compass FCU, 131 George St.**

✓ **Great food** ✓ **Free gift**
 ✓ **Fun for kids** ✓ **Raffle prizes**

**COMING
in AUGUST**

Sign for



Shop and save! Compass debit card users will receive a free \$5 after every FIVE debit card transactions that require a signature. Look for more information in a special mailing in July.

Go green with a free energy audit

Compass members can learn how to save energy costs in their home by requesting a free energy audit from ZeroDraft. Tax breaks and state subsidies are also available to qualified customers. Please visit this web site for more information: www.getzerodraft.com/compassfcu



THEME PARK DISCOUNTS!

Now available at any Compass location

Darien Lake Compass Price: \$28.00
 Gate Price: \$39.99 (adult)
www.godarienlake.com



Water Safari Compass Price: \$22.50
 Gate Price: \$28.95 (adult)
www.watersafari.com



Seabreeze Compass Price: \$24.50
 Gate Price: \$28.55 (adult)
www.seabreeze.com



Hersheypark discount coupons are also available. Discounts vary each month.

**FREE SEMINAR
Retirement Planning**

Sept. 26th



AXA Financial Consultant Angela Renna will present valuable information on planning for a successful retirement.

- **When: Thursday, September 26th**
- **Time: 3:30 to 5 p.m.**
- **Place: Compass FCU, 131 George St.**



Please RSVP by calling Angela Renna at 699-3424 or contacting Compass FCU at 342-5300.

* Compass has teamed up with AXA Advisors, LLC, to provide financial services for our members but is not responsible for its investment advice or other services. Securities offered through AXA Advisors, LLC (NY, NY 212-314-4600), member FINRA, SIPC. Investment advisory products and services offered through AXA Advisors, LLC, an investment advisor registered with the SEC. Annuity and insurance products offered through AXA Network, LLC and its insurance agency subsidiaries. GE-55125a (5/10)

How to reach us

Our main office:
 131 George St.
 Oswego, NY 13126
 Phone: 315-342-5300
 Fax: 315-342-5294

Visit our web site:
www.compassfcu.com

* For employees only

***Novelis plant office:**

P.O. Box 5160
 Oswego, NY 13126
 Phone: 315-349-0116
 Fax: 315-349-0631

***Oswego Hospital:**

110 W. 6th St.
 Oswego, NY 13126
 Phone: 315-349-5562
 Fax: 315-216-4158

Attention Members:

If you have a Christmas Club account at Compass, your money will be dispersed on Wednesday, October 2nd.

(Deposits for 2013 will resume on October 11th for our hospital members.)

Holiday Hours

**Fourth of July
Thursday, July 4th**
 All offices closed.

**Labor Day
Monday, Sept. 2nd**
 All offices closed.



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



National Credit Union Administration
 A U.S. Government Agency



AMERICA'S
CREDIT UNIONS