

## Love the car but hate the payment?



**Refinance with Compass  
and SAVE MONEY!**

If you have an auto loan somewhere else, bring it to Compass to see how much you can save! Members will receive 1% off their current interest rate or our Compass FCU rate, whichever is better!\*

Rates as low  
as 1.79% APR\*

**Stop in, call or apply online at [CompassFCU.com](http://CompassFCU.com)**

\*APR = Annual Percentage Rate. Discounted rates for loans transferred to Compass from another financial institution have a floor of 1.79% APR. This offer is available on new money only; auto loans currently financed through Compass cannot be refinanced with this offer. Compass will refinance up to 100% of the NADA retail value. Members must qualify. Offer ends 11/30/2016.

## Join us for the annual Halloween SPOOKTACULAR PARTY!

When: Sunday, October 23rd, Noon to 2 p.m.

Where: Lighthouse Lanes, Oswego

Cost: FREE for Young Bucks &  
Teen Tycoons; \$10 for others

**RSVP by October 17th. Call 342-5300  
or stop by one of our offices.**

Price includes two hours of Cosmic Bowling, shoe rental, pizza, soda and prizes for scariest, cutest and most original costumes!

## Celebrating 50 Years

On August 14th, almost 400 Compass members and their families gathered at Thunder Island in Fulton to celebrate our 50th Anniversary with a summer BBQ and picnic.

Guests enjoyed a delicious BBQ buffet, mini-golf, waterslides, Bingo, live music and caricatures. Members were excited to enter into raffle drawings for prizes such as a trip to New York City, a winery tour, a golf outing at Turning Stone, a Bose speaker and a Fitbit Alta. Every adult attendee received a complimentary Land's End Outrigger jacket and youth members each received a mesh string backpack and large beach towel.

A great time was had by all!

## Compass Holiday Hours

### All offices closed:

#### Columbus Day

Monday, Oct. 10th

#### Veterans' Day

Friday, Nov. 11th

#### Thanksgiving Day

Thursday, Nov. 24th

#### Christmas Eve

Saturday, Dec. 24th

#### Christmas Day (observed)

Monday, Dec. 26th

### All offices closed:

#### New Year's Eve

Saturday, Dec. 31st

#### New Year's Day (observed)

Monday, Jan. 2nd

### Special holiday hours:

#### Day after Thanksgiving

Friday, Nov. 25th

George Street, Hillside and Fulton:  
Open 9am - 5pm  
Other offices closed

## Searching for the perfect gift?

Get a Compass

**VISA**

Gift Card



\*A \$2 processing fee applies.  
Up to \$1,000 may be put on a card.

## A message from the Board

Dear Compass Members:

I am very pleased to say that the merger with Oswego Heritage FCU is now complete, and operations are running smoothly.

The merger has allowed Compass to increase our assets to \$54 million, expand our number of locations to seven, grow our staff to 19 employees and our Board of Directors to nine members. New office locations include on the SUNY Oswego campus, in the Hillside Plaza, in Fulton's Canalview Mall and a site-based office in Davis Standard. We are also excited to announce that a Compass-owned ATM is now available on the SUNY Oswego campus, near the bus stop at the Chu Atrium. This provides even more convenience for all campus employees and is surcharge-free for our members!

In addition to all the efforts that went into the merger, I am equally amazed at the number of people who contributed to our 50th anniversary celebration, making it very successful! I commend all of our committee members, Board members, staff and additional volunteers for giving their time and energy. I would like to give a big thanks to Harry Perau and the staff at Thunder Island, our caricature artist J.P. Crangle and the Domicolo-Barlow band for the live entertainment. And of course, it wouldn't be possible to have a party without the party-goers! Thanks to all our members and guests who came out to enjoy the day with us! Congratulations to the many door prize winners, and the winners of our big raffle prizes: Jeanne Smith, Terry Klock, Teresa Ferlito, Deanna Shortslef, Terry Kadle, Melissa Place and Britany Waldron.

Compass Credit Union remains financially healthy and strong after 50 years. We have a strong foundation to build on and will continue to grow for years to come.

**Mike Ferlito, Board President**



**Michael Ferlito**

## Scenes from the picnic

**Top:** Board President Mike Ferlito addresses the crowd. Dave Domicolo (middle) and Bill Barlow (right) provided live entertainment.

**Second row, left:** Supervisory Committee member Gary Brown and Marketing Administrator Kate Percival. **Second row, right:** Moira, Aidan and Kiernan Percival enjoy a round of golf.

**Third row:** Members enjoying the picnic buffet.

**Bottom:** J.P. Crangle draws a caricature of Board member Mike Wheeler.

*Visit [CompassFCU.com](http://CompassFCU.com) for more photos*





**SaveAround™**  
Your LOCAL Discount Savings Book.

**\$25 each**

This book offers hundreds of coupons to local CNY businesses, and is better than ever thanks to the new mobile app and online coupons! Proceeds benefit local families in need during the holidays. Stop by any Compass branch to get yours. Supplies are limited.

Even more **SAVINGS!**

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SaveAround® App  
FREE WITH YOUR BOOK PURCHASE

## Need money for college?

Apply for a scholarship!

The Credit Union Association of NY is offering multiple scholarships of up to \$1,500.

You can apply if you're a:

- member of Compass and
- a first year college-bound high school student.

Stop in to any Compass office and pick up an application or find it at [CompassFCU.com](http://CompassFCU.com).

Deadline to apply is December 30, 2016.



## Banking for Kids


Each school year, the Compass Bank at School program runs from October through May, offering Oswego City school-district children the opportunity to deposit to their account, earn a small reward and enter into raffle drawings. Once a month, volunteers go to the five Oswego elementary schools – Kingsford, Leighton, Riley, Fitzhugh and Minetto – plus Trinity Catholic and Oswego Middle School to accept children's deposits. By making a deposit of any amount, children get to choose a small toy from our prize table and are entered into raffle drawings that take place at the end of the school year. This includes our "Millionaire for a Day" prize that grants the winner time in our inflatable cash vault, grabbing as much flying money as they can! Monthly reminders are sent home prior to Bank at School Day. Oswego Middle School students bank at the very beginning of the day. The other six schools do their banking during their lunch hours, which generally run between 10:45 a.m. and 1:30 p.m. The program is heavily dependent on help from volunteers, and is currently only available in the city of Oswego. Please note that in order for an Oswego-area child to participate, a parent or guardian must first open an account for the child.



We're looking for people to help out with our Bank at School program. This program allows school-aged children to make monthly deposits during school, and helps teach about the importance of saving and money management. It's a popular program that thrives on volunteers.

Bank at School takes place at seven Oswego-area schools, one day each month. Exact dates and times vary depending on the school.

**If you would be interested in assisting, please contact Margie Sincavage at 342-5300.**



### Arriving this month: Pocket Calendars!

*While supplies last!*

Again this year, Compass will be offering free pocket calendars in every office. Call or stop in to see if they have arrived, and get yours while they're here. One calendar per person, please.



## Holiday Loan Special

Borrow up to **\$1,500** at **7% APR\***

\*APR = Annual Percentage Rate. Members must qualify. Repayment plan of up to one year. Cannot be used with any other promotion. Offer ends 12/23.

**CHECK OUT THESE TWO GREAT VISA PROMOTIONS!**

**Balance Transfers**  
5.9% APR\* for transferred balances

**Free Rewards Points**  
2,500 points for new card users

\*APR = Annual Percentage Rate. Restrictions apply and both promotions end 10/31.




## In a tight spot? Skip a payment!

Compass is once again offering our annual "skip-a-loan-payment" option in December to all members in good standing. The offer applies to:

- **Secure Loans**

*(excludes mortgages and home equity loans)*

- **Personal Loans**

*(excludes Visas, interest-only student loans and loans that are part of previous promotions, such as our \$1,500 summer loan special)*

To sign up, complete the coupon to the right and drop it off to any office before November 30th.

### SKIP A PAYMENT

Yes, I would like to skip my December 2016 loan payment(s) at Compass Credit Union. I understand that any life insurance or disability insurance will not be extended on my loan(s).

Account Number: \_\_\_\_\_

Name(s): \_\_\_\_\_

Loan Types: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Signature: \_\_\_\_\_

Co-Signer/Co-Applicant Signature (if applicable): \_\_\_\_\_

\_\_\_\_\_

*Offer ends 11/30/16*

## Compass Welcomes New Staff & Board Members



Compass welcomes eight new staff members, and two new members to the Board of Directors. Assistant Manager Sally Godfrey, loan officers Sue Fowler and Jennifer Vaccaro, and member service representatives Sherri Metz, Denise Shortslef, Veronica Blandford, Danielle Reygers and Calie Spedding are now part of the Compass team.

Lisa Vinciguerra and Michael Pisa have joined our Board of Directors. Both have experience serving on the former Oswego Heritage FCU Board.



Top, left to right: Denise Shortslef, Jennifer Vaccaro and Sally Godfrey in front of the Fulton Canalview Mall office. Above, left to right: Sue Fowler, Sherri Metz, Veronica Blandford, Danielle Reygers, Calie Spedding, Board members Mike Pisa and Lisa Vinciguerra.

### Compass Locations and Hours of Operation

**Main Office:**

131 George St., Oswego

Phone: 315-342-5300

Fax: 315-342-5294

**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

Sun. Closed

**Oswego Hospital :**

110 W. 6th St., Oswego

Phone: 315-349-5562

Fax: 315-216-4158

**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

Sat. & Sun. Closed

**Novelis:**

P.O. Box 5160

Phone: 315-349-0116

Fax: 315-349-0631

**Hours:**

Mon. - Fri. 9 a.m. to 4 p.m.

*(Closed daily for lunch 12:45 to 1:15 p.m.)*

Sat. & Sun. Closed

**Davis-Standard:**

46 N. 1st St., Fulton

Phone: 315-593-0225

**Hours:**

Mon. - Wed. Closed

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

Sat. & Sun. Closed

**Fulton:**

23 Canalview Mall, Fulton

Phone: 315-593-8443

Fax: 315-598-3293

**Hours:**

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

Sat. & Sun. Closed

**Hillside Plaza:**

7 Fourth Ave., Oswego

Phone: 315-207-0390

Fax: 315-207-0382

**Hours:**

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

Sat. & Sun. Closed

**SUNY Campus:**

507C Culklin Hall, Oswego

Phone: 315-312-2191

Fax: 315-312-3382

**Hours:**

Mon. - Fri. 11:30 a.m. to 4 p.m.

Sat. & Sun. Closed

**Visit our website:**

[www.compassfcu.com](http://www.compassfcu.com)

**Email:**

[memberservice@compassfcu.com](mailto:memberservice@compassfcu.com)

**24-hour phone access:**

315-349-0123

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



Equal Housing Lender



National Credit Union Administration  
A U.S. Government Agency