

We're turning **50!**

Lyndon Johnson was president. A first-class stamp cost a nickel. And a new game called "Twister" was flying off the shelves.

The year was 1966.

Inside the Alcan Aluminum plant in Scriba, Joe "Papa" Manale pulled \$25 out of his pocket and thought, Why not start a credit union? So he did, helping thousands of people along the way.

Fifty years later, we are celebrating that humble beginning and all that has happened since: the first installation of computers in 1982, the grand opening of our George Street office in 2006, the unveiling of new mobile "app" in 2015 ... and so much more.

This year, in ways large and small, please join all of us at Compass Credit Union in a celebration of our Golden Anniversary. It is a milestone, to be sure, that would not be possible without your loyalty and trust in our organization. We, in turn, will continue our decades-long quest of providing "exceptional personal service," a sentiment embodied in our credit union mission.

Joe Manale has passed away, but his legacy continues in the rich history of Compass, as well as its bright future. Whether 50 years seems "young" or "old," we are certain of one thing – we are just getting started.

IT'S OUR 50TH ANNIVERSARY LOAN SALE

GET UP TO
\$5,000
AT **5.0% APR***

- PAY OFF HOLIDAY BILLS
- CONSOLIDATE DEBT
- TAKE A VACATION

*APR = Annual Percentage Rate
Repayment plan is up to 48 months.
Members must qualify. ENDS MARCH 31st.



Looking for a free \$5?

Turn to the back page
to find out how!

Holiday Hours

Martin Luther King Jr. Day

Monday, January 18th
All offices closed.

Presidents' Day

Monday, February 15th
All offices closed.

Join us for our 50th Annual Meeting

Kick off our Golden Anniversary with us.



Where: Oswego Elks Lodge, 135 W. 5th St

When: Wednesday, February 24th | Event begins at 6 p.m.

Cost: \$8 for Members | \$15 for Guests

RSVP: Purchase tickets at any Compass office by February 19th.

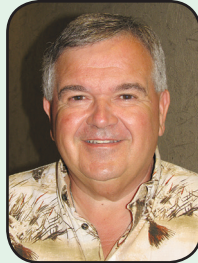
Event includes a hearty buffet dinner, a complimentary gift, beverages, and a chance to win several cash prizes. In addition, attendees will receive a progress report on the credit union and a chance to vote for representatives on our all-volunteer Board of Directors.

————— Please turn to back page for election details —————

A message from the Board

What an exciting new year! Compass is celebrating its 50th Anniversary, which means we have the perfect opportunity to reflect on our special history, show exceptional appreciation to our members, and look to the future with a boundless sense of optimism.

We already have our big celebration planned, so please mark this on your calendar: Sunday, August 14th. Compass is holding its 50th Anniversary Celebration that day at Thunder Island in Fulton. We'll have food, music, prizes, games, mini-golf and more. We want you all to come.



Before we jump that far ahead, however, I want to let you know about 2015, which proved to be another fantastic year for Compass. Our credit union remained financially strong, with assets growing from \$36.5 million to more than \$38 million. Our membership grew as well, with our ranks rising to more than 5,600. We added an exciting new product, a mobile app, with an exciting new feature: remote deposit capture, which allows you to snap a photo of your check and deposit it. We continued to offer exceptional service to our members, through both our dedicated staff and volunteers. Without them, the credit union would not be where it is today, 50 years strong.

To get more details about our fiscal health, I would like to invite you to our 50th Annual Meeting on Wednesday, February 24th, at the Oswego Elks Lodge. We'll have a delicious buffet, a report on the credit union and a chance for you to vote for the volunteer representatives on our Board of Directors.

So what will 2016 bring? We hope next year -- and the next 50 years -- will bring 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. Until I see you again, I wish all of you and your loved ones a healthy and prosperous 2016.

Mike Ferlito
Board President

Scrabble Champs

Compass defended its reign as Scrabble Champions at a recent charity event for Literacy Volunteers of Oswego County. The winning team at right: Compass Manager Tom O'Toole and members of his family: Emily O'Toole, son Devin O'Toole and Tom's wife, Joanne O'Toole.



Another V-I-C-T-O-R-Y

THANK YOU to our members for donating to our "Giving Trees"

Once again, Compass members showed their true holiday spirit by giving generously to a pair of "Giving Trees" at our George Street and Novelis offices. The toys, clothes and bicycles were donated to families in need through the Oswego County Mental Health Association. In the photo below, Compass employees Jackie Wiegand, left, and Brandon Galletta stand amid the holiday gifts gathered around the tree at our George Street office.



SAVE THE DATE *for our* 5th Annual

CHARITY GOLF OUTING

Friday, June 10, 2016 **3989 State Route 3**
Emerald Crest Golf Course **Palermo, NY**

4 Person Captain & Crew

\$60 for members

\$70 for guests

Must be 21+ years old to play.

Outing is limited to 20 teams.

Last year's outing raised over \$5,400 for youth soccer, baseball, and softball programs in Oswego.

Enjoy games and raffles!

Buffet dinner to follow!

Sponsor a hole for \$100!

REGISTRATION DEADLINE: JUNE 3rd

For more information, contact
Compass Manager Tom O'Toole at 342-7895.



Compass donates \$3,200 for student clothing needs

In what has become an annual tradition, Compass donated \$3,200 to seven Oswego schools that participate in our Bank at School program. The money primarily will be used to buy winter clothing for students in need. Receiving \$500 each were Oswego Middle School and Fitzhugh, Kingsford, Leighton, Minetto and Riley elementary schools. Trinity Catholic School, which is smaller, received \$200.



Kingsford: In back: Principal Mary Volkmer, School Nurse Sarah Miller and parent volunteer Julie Beech. In front: bankers Katrianna Fronk and Carter Beckwith.

Leighton: In back: Compass Supervisory Committee member Nancy Powers, volunteer Patti Powers and Home & School President Jackie Wallace. In front: bankers Quinten Denkenberger & Tristan Clark.

OMS: From left to right: School Nurse Lindsay Cheslock, banker Peter Nalle Jr., Assistant Principal Carol Jones and Compass Marketing Administrator Jackie Wiegand.

Riley: In back: Jackie Wiegand, School Principal Linda Doty, School Nurse Mary Pensero, Compass Board Member Joanne Gardner. In front: bankers Emerson Emmons and Dylan Danseco.

Trinity: Volunteer Kathie Topley, banker Bruce Broadwell, Compass Board Member Lisa Distin, banker Greg Dokos and School Nurse Christina Chamberlain.

Another Year of Giving

Fitzhugh: In back: Compass Marketing Administrator Jackie Wiegand, Principal Donna Simmons, School Nurse Karyn Kirwin and Teaching Assistant Allison Adkins. In front: Bankers Jaden Anderson and Raven Budd

Minetto: In back: Parent Volunteer Deb Gilmore, Compass Marketing Administrator Jackie Wiegand. In front: bankers Kayla Mae Kinney, Zachary Munger and Sadie Pratt.



Compass donates a defibrillator to the Oswego Health Foundation

As part of a recent membership drive, Compass donated \$1,650 to the Oswego Health Foundation for a defibrillator, a device used to help heart attack victims. Presenting the check, from left, are Compass Manager Tom O'Toole, Compass Board Member Don Bucher, Compass Member Representative Tammy Raponi and Compass Board President Mike Ferlito. Accepting the check, second from right, are Karen Ferguson, director of the Oswego Health Foundation, and Dr. Allison A.N. Duggan, executive vice president and COO of Oswego Hospital. Duggan is holding a defibrillator in the photo.

FREE SEMINAR

Social Security in Retirement

It is never too early to plan ahead. Sign up today for this FREE seminar with Angela Renna, president of Sterling Financial Group.



When: Thursday, February 11th
3:30 to 5 p.m.

Where: Compass FCU
131 George St.

Please RSVP by calling Angela Renna at 699-3424 or e-mailing her at arena@sterlingny.com



Your attendance at this event does not obligate you to purchase any products. At the conclusion of the seminar, representatives of the firm will be available to make appointments to preview individually the products and services they offer. Offering John Hancock Insurance Products. Registered Representative/Securities and Investment Advisory Services offered through Signator Investors, Inc., Member FINRA, SIPC, a Registered Investment Advisor: 9 Washington Square, Albany, NY 12205 518-452-8853. Sterling Financial Group, LLC is a separate entity from Signator Investors, Inc. 105-20140919-200672

Annual election set for Compass Board

Attention Compass members! If you would like to have a say in who represents you on our all-volunteer Compass Board of Directors, mark your calendar for Wednesday, February 24th. That's the day Compass will hold its 50th Annual Meeting at the Oswego Elks Lodge. At the meeting, members will vote to fill two open positions on the Compass Board. The terms are three years. *(Please see related article on front page.)*



This year, Board members Mike Ferlito, who currently serves as president, and Donald Bucher, who is our loan chairman, are up for re-election. Both plan to run again. Anyone else who is interested in running should contact one of these two Board members:

- Joanne Gardner - call 564-5797 or send an email to jojog2010@gmail.com.
- Lisa Distin - call 591-6999 or send an email to lmdistin@hotmail.com

Board meetings generally take place at 3:30 p.m. on the third Thursday of each month at our George Street office.

GO GREEN

with e-statements and get \$5 FREE!

Sign up by February 13th to be eligible.

Stop in, call (315) 342-5300 or send an e-mail to memberservice@compassfcu.com



131 George St.
Oswego, NY 13126

2016 COLLEGE SCHOLARSHIP

Awards vary from
\$250 - \$1000!



DEADLINE: January 15th

For an application visit compassfcu.com

More college scholarships offered

High school seniors who are Compass members will have another opportunity to apply for a college scholarship after January 15th. In addition to the scholarship opportunity at left, which is sponsored by both Compass and the New York Credit Union Association, Compass will offer its own college scholarships this spring.

Two of the college scholarships, for graduating high school seniors, are worth \$4,000 each. Another one-time scholarship of \$1,000 will be offered for a Compass member who has already graduated from high school and is pursuing additional education. More information will be available after January 15th at compassfcu.com.

Compass Locations and Hours of Operation

Main Office

131 George St.
Oswego, NY 13126
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

Novelis

P.O. Box 5160
Oswego, NY 13126
Phone: 315-349-01116
Fax: 315-349-0631

Hours

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

Oswego Hospital

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

Hours

Mon. - Thurs. 11 a.m. to 4 p.m.*
Fri. 9 or 11 a.m. to 4 p.m. (9 a.m. on paydays)
Sat. & Sun. - Closed.
*Closed 12:30 to 1 p.m. for lunch

Please note: Novelis and Oswego Hospital offices are for employees only.

Did you know?

With our new mobile app, you can take a picture of your check with your smartphone and deposit it in your account. Ask us for more information!

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



Equal Housing Lender



National Credit Union Administration
A U.S. Government Agency