



A Community Tradition Continues

Several years ago, the Compass Board of Directors proposed hosting a late summer barbeque for credit union members. They even volunteered to do the grilling. What started as a member appreciation event 5 years ago has evolved and expanded to a community appreciation event.

On August 3rd, Compass Credit Union invited the entire Oswego community to join them for an afternoon of food and entertainment. Over 250 people came and listened to the music of Dave Domicolo's band while enjoying food prepared by Skip's Fish Fry. Volunteers from the Board of Directors, the Supervisory Committee, general membership, Oswego High School, and elsewhere came together to assure that the community members felt welcomed and had a great experience. Compass manager Tom O'Toole said, "Compass is so grateful to be able to bring the community together in this way while also letting attendees know the ways Compass Credit Union can serve their financial needs."



Left to Right: Michael Pisa and Jeremy Swistak



Left to Right: Darcy Antonucci, Nancy Powers and Lisa Distin-Hoefer

SAVE 1% OFF YOUR CURRENT AUTO LOAN

Refinance your auto loan to get 1% off your current interest rate or get our Compass rate, whichever is better!

Rates as low as 1.79% APR*



*APR= Annual Percentage Rate. Discounted rates for loans transferred to Compass FCU from another financial institution. Has a floor of 1.79%. This offer is available for new money only. Compass will refinance up to 100% of the NADA retail value. Member must qualify. Offer ends 10/31/18.

HALLOWEEN PARTY

Eat, Drink & Get Spooky!

OCTOBER 28TH 2018

12PM - 2PM AT LIGHTHOUSE LANES



Cost is FREE for Young Bucks & Teen Tycoons; \$10 for adults & guests.

RSVP BY OCT. 22ND



**Costume Contests!
Prizes for scariest,
cutest & most original**

A Message from the Board

Dear Compass Members:

I'm happy to report over \$3.8 million has been loaned out this quarter resulting in a healthy and productive summer here at Compass. One of the many ways our success is shared with you, the member, is with specials such as our current auto loan promotion which reduces your interest rate by 1% when refinanced with Compass. See details on the front page or contact one of our loan officers today.



Progress is being made in regards to our newest branch location in Fulton. With the land purchased on North 2nd Street, we are currently reviewing architects and plan to break ground in the Spring of 2019.

The 70th anniversary of International Credit Union Day is happening on Thursday, October 18th. Please come by our offices for complimentary refreshments as we reflect on the contributions that credit unions have made to communities as well as the positive experiences of our members.

With the season's change here, I wish all of you many fall blessings and every happiness for this holiday season.

Michael Pisa
Board President

INTERNATIONAL CREDIT UNION DAY
OCTOBER 18TH

*CELEBRATE THE SPIRIT OF THE CREDIT UNION MOVEMENT.
REFRESHMENTS WILL BE SERVICED AT COMPASS OFFICES.*

FREE SEMINARS

Healthcare in Retirement
Date: Thursday, Oct. 11th
Time: 4pm-5:30pm
Where: Compass FCU
Learn how to use your HSA and manage your health care costs in retirement.

Estate Planning w/ Scott Koldin
Date: Thursday, Nov. 1st
Time: 4pm-5:30pm
Where: Compass FCU
Learn what important estate planning decisions are needed for your plan for retirement.

Space is limited. Light refreshments will be served. To RSVP email arenna@sterlingcny.com or call (315) 699-3424. www.sterlingcny.com

Visa Gift Cards

The perfect gift for anyone on your list

*Available for purchase at any Compass office.
A \$3 processing fee applies. Up to \$1,000 can be put on a card.*

Charity Golf Outing Raises \$5,900 for Youth Athletics

The 7th annual Charity Golf Outing took place at Battle Island Golf Course on a sunny Friday in June. The 17 teams enjoyed friendly competition, mulligans and raffles with a delicious steak dinner. In all, we raised \$5,900 for the BUC Boosters (Girls Softball and Volleyball), Oswego Little League and Oswego Youth Soccer. These funds help provide the teams with much needed supplies throughout the season.

Compass would like to thank the participants as well as the volunteers who helped make this event possible: Mike Ferlito, Mike Wheeler, Gary Brown, Don Piazza, Lou Anne Rucynski-Coleman, Ron Ahart, Pete Galletta and Tim Kirwan. We would also like to extend a special thank you to the \$400 contest sponsors BSI Mechanical and Rucynski Coleman Law Office; the \$200 dinner sponsors Ancient Order of Hibernians and Sterling Financial Group, LLC; and the \$100 hole sponsor American Foundry, Anthony J. DiMartino Jr Esq, A&P Automotive, Associated Dental Arts, Bosco and Geers Food Market, B&T Sport Shop, C's Farm Market Inc., Cummins Allison Corp., David Mirabito, Dufore's Jewelry, Eagle Beverage Company, J&A Mechanical Contractors, Kirwan Law Office, Lebaudy Law Office, P.C., Lee Family, Morrissey Law Office P.C., Murphy's Automotive Solutions, Ontario Orchards, Oswego Teachers EFCU, Oswego Quality Carpet, Owner's Choice Funding, Par-K Chrysler, Pathfinder Bank, The Press Box, Rodak Law, RJ Caruso Tax & Accounting, Shanley Law Office, Step One Creative, UA Plumbers & Steamfitters Local 73, and Canale Insurance and Accounting.



Canale Insurance

Left to Right: Dave Canale, Tom Rollin, Walter Cesla, Todd Smith

Compass Raises \$4,300 for Oswego Literacy



For five years, Compass Credit Union fielded a team at the annual Oswego County Opportunities (OCO) Literacy Volunteers Scrabble Fest, an annual charity event that promoted and supported literacy in Oswego County. When Scrabble Fest ended in 2016, Compass manager, Tom O'Toole, proposed that Compass take on this important charitable endeavor. In early 2018, a small committee comprised of former Scrabble Fest volunteers and participants began planning a 2018 Compass Credit Union Scrabble Fun Night. Their goal was to provide the community a fun-filled evening that simultaneously raised money to benefit literacy initiatives in Oswego County. The planning committee selected three literacy organizations to benefit from the proceeds of the event: Oswego County Literacy Volunteers, The Reading League, and the Oswego Community Christian

School Library. Representatives of each benefiting group then joined the planning committee and increased the enthusiasm for the event.

On Friday, September 21, 2018, 16 teams and numerous volunteers came together at Oswego Elks Lodge 271 to keep the support for literacy alive in Oswego County. They played Scrabble, aided by Scrabble Power Plays such as Ask the Expert, Steal the Dictionary, and Stop and Swap. They filled in the time between rounds of Scrabble to play Scrabble Bingo, have their photos taken in costume at the Scrabble Wall, and try their chance at raffles of gifts contributed by various donors. The night was filled with joy, laughter, and many winners. The Best Team Name Award was given to "Vowel Movement" while the Best Team Spirit was awarded to "Best Family Fun." Almost everyone who played Scrabble Bingo was a winner with over 20 prizes being awarded. First-place winners of the two Scrabble divisions were Nelson Law Firm at the Novice level and "The Cleverest Team" at the Intermediate level.

The greatest winner of the night was literacy. Funds raised from entry fees, Scrabble Power Plays, Scrabble Bingo, raffles, donations of food and prizes along with the following financial sponsors. Particular thanks goes to the \$1000 sponsors, Compass Credit Union, Empower Federal Credit Union and Exelon; the \$250 sponsors are Novelis, Owner's Choice Funding, Hillside Park Real Estate and Money Federal Credit Union; and the \$100 sponsors Canale Insurance and Accounting and the Oswego Elks Lodge. The vision of continuing to promote and support literacy in Oswego County is alive and well. Be prepared to join us for the next Scrabble Fun Night in 2019.



Giving Tree Coming Soon

As is tradition, Compass will have our Giving Tree for the season. Stay tuned for details on how you can join Compass in helping our community.



Available for \$25 each

Purchase a Save Around Coupon Book with HUNDREDS of coupons to local CNY businesses. Plus take advantage of the Save Around app for savings on the go! Proceeds benefit local families in need during the holidays.

Holiday Hours

Columbus Day

Monday, Oct. 8th
All offices closed

Veterans' Day

Monday, Nov. 12th
All offices closed

Thanksgiving

Thursday, Nov. 22nd
All offices closed

Day after Thanksgiving

Friday, Nov. 23rd
George Street Open 9am-5pm
All other offices closed

Christmas Eve

Monday, Dec. 24th
All offices close at 1pm

Christmas Day

Tuesday, Dec. 25th
All offices closed

New Year's Eve

Monday, Dec. 31st
All offices close at 1pm

New Year's Day

Tuesday, Jan. 1st
All offices closed



www.compassfcu.com



Holiday Loan Special

Borrow up to **\$2,000** at 6% APR*

*APR= Annual Percentage Rate. Member must qualify. Repayment plan of up to 1 year. Cannot be used with any other holiday loan promotion. Offer ends 12/21/18

Skip a payment

Compass is once again offering our annual "skip-a-loan-payment" option for 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 \$2,000 Spring Loan Special.

Yes, I would like to skip my December 2018 loan payment(s). I understand that any life insurance or disability insurance will not be extended on my loans.

Account Number: _____

Name(s): _____

Loan Type(s): _____

Signature: _____

Co-signer/Co-applicant Signature (if applicable): _____

Skip a payment
2018

To sign up, complete the coupon above and drop it off at any Compass office before November 30th.

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



Equal Housing Lender



National Credit Union Administration
A U.S. Government Agency