

One month left for our **HOME LOAN SALE**
NO CLOSING COSTS

New Mortgages & Refinanced Loans

As low as
4.99% APR*

Home Equity Loans

As low as
3.99% APR*

For home improvements, debt consolidation & much more!

ENDS JULY 31st



*APR = Annual Percentage Rate. Rate of 4.99% APR is for qualified members with A+ credit. Rates for mortgages and fixed-rate home equity loans vary based on credit score, loan-to-value and term of loan. 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.

Compass seeks volunteers for variety of committees

Compass is looking for members who would like to volunteer on our annual college scholarship committee, an upcoming 50th anniversary celebration committee and with our ongoing "Bank at School" program.

College Scholarship Committee: This committee would review applications from high school seniors shortly after the submission deadline of April 15th. Volunteers would be responsible for ranking applicants and choosing winning recipients.

50th Anniversary Celebration: A committee will be formed this year to plan and execute a big celebration for our 50th anniversary in 2016!

Bank at School: Volunteers are needed for the upcoming school year to help set up and man tables at local elementary schools during specific lunch periods each month. A schedule is available.

If you are interested or would like additional information, please contact Compass Marketing Administrator Jackie Wiegand at 342-5300 or send her an email at jwiegand@compassfcu.com.

Three Oswego High School seniors win Compass college scholarships

Three Oswego High School seniors received \$8,000 in college scholarships recently from Compass Credit Union.

Tory Welsch won the top scholarship award of \$4,000. **Mallory Gordon** and **Zachary Salvador** each received \$2,000.

Volunteers on the credit union's Supervisory Committee selected the winners among 22 applicants.

Welsch is planning to attend SUNY Geneseo to study chemistry. Gordon is attending Rensselaer Polytechnic Institute to study material science and engineering. Salvador is enrolled in SUNY Oswego to study electrical engineering.

In addition to the Compass scholarship, Welsch was also

Continued on back page



In the photo: Standing with their scholarship certificates are Mallory Gordon (left), Zachary Salvador and Tory Welsch. Behind them are family members and Compass staff. From left to right are Holly Salvador, Compass Manager Tom O'Toole, Randy Gordon, Tom Salvador, Supervisory Committee member Steven Gosselin, Dianne and David Welsch, Compass Assistant Manager Denise Grinnell and Supervisory Committee member Nancy Powers.

Holiday Hours

Fourth of July
Friday, July 4th & Saturday, July 5th
All offices closed.

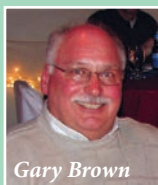
Labor Day
Monday, Sept. 1st
All offices closed.

A Message from the Board

Compass Credit Union's success would not be possible without the help of its volunteers. Whether it's serving on the Board of Directors or the Supervisory Committee or helping out with picnics or charity events or school banking days, our volunteers make it all possible. Last month, one of our credit



*Michael Ferlito
Board President*



Gary Brown



Relay for Life

union's most dedicated and active volunteers – Supervisory Committee Chairman Gary Brown – was recognized with a statewide honor, "Outstanding Volunteer of 2014," by the Credit Union Association of New York. Gary, who has worked tirelessly for Compass and its members for several years,

could not be more worthy of his honor. We congratulate him and thank him for his efforts.

On a similar note, our Compass staff joined friends and family last month to form a "Relay for Life" team, raising \$1,500 in the fight against cancer. Congratulations to them, too, for voluntarily going the extra mile for our community.



Scenes from the credit union's

CHARITY GOLF OUTING

Our third annual Charity Golf Outing raised about \$5,500 for three youth sports organizations: Oswego Little League, the Oswego Youth Soccer Association and the Buc Boosters. The event was held June 13th at the Emerald Crest Golf Course in Palermo. Thirteen teams participated.

Compass would like to thank all the volunteers who helped with the event: Tim Murphy, Lou Anne Rucynski-Coleman, Pete Galletta, Mike McCrobie, Michelle Archer, Brennon Richardson and Charlie Barsi. We would also like to thank all the participants and our long list of sponsors:



\$700
**Rombough
Electric**



\$400
**BSI Mechanical
CUC Mortgage**



\$200
**EIF
Construction**



\$200
**Rucynski-
Coleman
Law Office**



\$200
**CPS
Electric**



\$200
**Murphy's
Automotive
Solutions**

\$100 Hole Sponsors:

- ✓ Alex's on the Water
- ✓ Ancient Order of Hibernians
- ✓ B&T Sports Shop
- ✓ Bosco & Geers
- ✓ Canale Insurance
- ✓ Diebold
- ✓ DuFore's for Diamonds
- ✓ Dupli Envelope & Graphics
- ✓ Eagle Beverage
- ✓ Empower Federal Credit Union
- ✓ J&A Mechanical
- ✓ Leon Shapiro Motors
- ✓ Local 73 Plumbers & Steamfitters
- ✓ David Mirabito - Metlife
- ✓ Murphy's Automotive
- ✓ Oswego Auto & Tire
- ✓ Oswego Printing
- ✓ Oswego Sub Shop
- ✓ Perfect Rhythm DJ
- ✓ R.E. Davis & Son
- ✓ Rodak Law Office

Students enjoy being "millionaires for a day" as part of our school

Students from six 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:

- Caroline Sincavage, Oswego Middle
- Brenna Williams, Fitzhugh Park
- Nia Evans, Kingsford Park
- Ryan Bartlett, Leighton
- Mason Wallace, Minetto
- Katelyn Castaldo, Riley
- Bruce Broadwell, Trinity Catholic

Compass would like to thank **G&G Limousine, Cam's Pizzeria** and all of our Bank at School **volunteers** for making this program possible for another year.



Top left: Leighton "millionaire" Ryan Bartlett pauses outside the limo before his class greets him outside school. Top right: Kingsford "millionaire" Nia Evans laughs in the limo with guest riders Brooke McMahon and Vanessa Cole. Bottom right: Fitzhugh limo riders (from left) Emma McManus, Jasmine McCracken, Brenna Williams, Katelyn Nettles, Jade Doran, Kailly Santos, Alexis Thompson, G&G Limo driver Rick Gessner and Olivia Williams.



THE TEAMS



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



Left to right: Ed Hogan, Jim Manzare, Tom Salvador and Mike Sheldon



Left to right: Mike Ard, Sandy Prior, Anita Conley and Kevin Stith



Left to right: Bob Wierman, David Duerr, Aaron Thorpe and Rich Avery



Left to right: Gary Brown, Jimmy Bartholomew, Tom Parker and John Galletta



Left to right: Jack Lee, Bob Blackwell, Jim Sands and Howard Samson



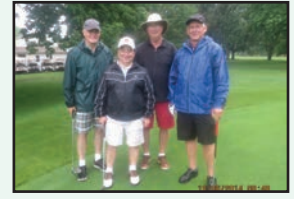
Left to right: Ed Kelly, Jeff Beverly, Andrew Piazza and Don Piazza



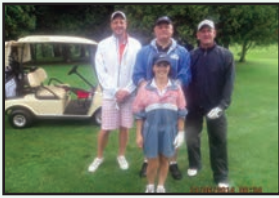
Left to right: Tom O'Toole, Patrick O'Toole, Ted Palmitesso and Everett Taylor



Left to right: Pat Fasulo, Linda Bush, Pat Johnson and Randy Hamilton



Left to right: Joe Lawton, Steve Skinner, Randy Woodland and Terry Horton



Left to right: Jared Tennant, Mark Taormina, Angi Renna (front) and Mike Sanford



Left to right: Jim Galletta, Corey Galletta, John Boardway and Scott Seinoski



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

Thank you to Canale Insurance for sponsoring our \$10,000 hole-in-one prize and three other hole-in-one prizes!

Thank you to our food and prize sponsors: Battle Island State Park Golf Course, Time Warner Cable News, Wegman's, Dunkin' Donuts, C&B Farm & Garden, Blue Moon Grill, R.E. Davis & Son, Price Chopper, Enchanted Forest/Water Safari, Novelis, Hough Construction, Rudy's Lakeside Drive-In and Fajita Grill

- ✓ Rudy's Lakeside Drive-In
- ✓ Sterling Financial Group
- ✓ The Palladium-Times
- ✓ The Press Box
- ✓ Uniforms Etc. LLC

Thank you to all of our sponsors!

Limousine banking program



Top left: Oswego Middle School limo riders (from left) Krista Kraft, Abby Douglas, Katie Romeo, Skylar Trepasso, Cassie Romeo, Caroline Sincavage and Owen Sincavage.

Bottom left: Trinity Catholic School riders (from left) Cole Joyce, Hannah DiMartino, Sean Metcalf, Derek Abare, Parker Broadwell, Bruce Broadwell, Connor Morgia and Olivia Braiman.

Top row, left: G&G Limousine Driver Rick Gessner with Riley riders (from left) Andrew Hatalak, Riley Tubolino, Danielle Hatalak and Katelyn Castaldo.

Top row, right: G&G Limousine Driver Rick Gessner with Minetto limo riders (front row, left to right) Natalee Miller, Maggie Wallace, Ava Henderson and Hunter McCarthy (back row, left to right) Brayden Miller, Ethan Hart, Mason Wallace, Dante Fragale, Max Majlaton and Austin Symborski.





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

**FRIDAY, AUGUST 22ND
 3:30 TO 6:30 P.M.**

**UNDER THE BIG TENT AT
 COMPASS FCU, 131 GEORGE ST.**

- ✓ **Great food** ✓ **Free gift**
- ✓ **Fun for kids** ✓ **Live music**

Need financial advice?



Compass Credit Union has teamed up with Angela Renna, president of Sterling Financial Group, to provide financial services in areas such as retirement planning, investments, budgeting, insurance products and more.



Make an appointment today! Just contact Angela Renna by calling 699-3424 or sending an email to arena@sterlingcny.com.

Signator Investors, Inc., Member
 FINRA, SIPC, a Registered Investment Advisor

THEME PARK DISCOUNTS!

Now available at any Compass location

Darien Lake Compass Price: \$29.00



Gate Price: \$45.99 (adult)
www.godarienlake.com

Water Safari Compass Price: \$23.50



Gate Price: \$29.95 (adult)
www.watersafari.com

Seabreeze Compass Price: \$25.50



Gate Price: \$30.59 (adult)
www.seabreeze.com

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

For sale: Motor home, travel trailer and motorcycle available at Compass



Model: 2007 Yamaha XV17ATW/C Road Star Silverado, Touring
 Asking: \$5,000



Model: 2006 Cherokee M-28A 29' Slide, Lite Series
 Asking: \$9,000
 (View outside 131 George St.)



Model: 2002 Damon Corporation M-3975 Spartan 350 hp, Escaper Series
 Asking: \$69,000

Interested? Call 342-5300.

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 disbursed on Monday, October 6th.

(Deposits for 2014 will resume on October 10th for our hospital members.)

Scholarship winners

Continued from Page 1

the winner of a \$1,000 statewide scholarship from Compass Credit Union through the Credit Union Association of New York, or CUANY. Welsch was among 39 winners selected for the scholarship out of 1,600 applicants. In addition, Welsch won a \$500 award from the Central New York Chapter of CUANY.



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



National Credit Union Administration
 A U.S. Government Agency



AMERICA'S
CREDIT UNIONS