



Compass Board of Directors Applications Now Available; Candidate Nominations Accepted through February 1st



Are you interested in being part of Compass Federal Credit Union’s all-volunteer Board of Directors? You can be placed on the ballot, by simply filling out the Candidate Application on the credit union website at www.compassfcu.com.

There are currently three vacancies to be filled, each are three year terms. Applications must be submitted by **Thursday, February 1st**.

Following February 1st, nominations may be made by petition through March 23rd. Nominations from the floor will not be accepted. Applications are to be returned to any Compass office, or submitted via email to Nominating Committee Chair, Lisa Distin-Hoefer, at nominations@compassfcu.com. Questions in regards to candidate applications can also be directed to the email above.

The Board of Directors election is scheduled to take place at the Compass Annual Meeting, which is tentatively set for early May. More details on the Annual Meeting will be available in the coming weeks.

Holiday Hours

Martin Luther King Jr. Day
Monday, January 15th
All offices closed

Presidents’ Day
Monday, February 19th
All offices closed

Contact Us

Email: memberservice@compassfcu.com

24-hour phone access: 315-349-0123

Mobile APP: Compass FCU

www.compassfcu.com



SCHOLARSHIPS AVAILABLE!

Graduating high school seniors can apply for one of (7) scholarships valued between \$500 and \$4,000 (Must be a Compass member).



Compass Scholarship Program Returns in 2024; Applications Due by April 12th

Compass Federal Credit Union is eager to give back to our great community by way of scholarships in 2024, with as much as \$14,000 set to be distributed to help support members’ higher education.

Seven graduating seniors will be selected to earn scholarships ranging from \$500 to \$4,000. Applicants must be a 2024 high school graduating senior and a member of Compass Federal Credit Union.

In addition, Compass recognizes that students already engaged in post-secondary education, also benefit from scholarship support. With this in mind, Compass is offering two \$1,000 Continuing Education scholarships for Compass members who are already graduated from high school and are pursuing additional education.

Applications Available Online | www.CompassFCU.com
Application Deadline: 5 p.m. - Friday, April 12th

Applications are now available online at www.compassfcu.com and must be submitted to any Compass office by 5 p.m. on Friday, April 12th.

A Message from the Board

Dear Compass Members,

As we move into 2024, rest assured knowing that Compass continues to grow, not only in terms of membership, but also in terms of our overall fiscal health. Our staff is as strong as ever, while our products and services continue to be enhanced and broadened. This puts us in perfect position to continue to serve our increased membership of more than 7,900 into the new year.



For a more in-depth look into the credit union, we encourage you to attend our Annual Meeting in early May. More details will be available on the meeting, and our Board election process, in the coming weeks.

Compass staff, management and the Board recently held a Strategic Planning meeting to set the course of the credit union over the next several years. A productive session put a series of actions in motion, with one of the topics already coming to fruition. A goal was to begin the process of expanding the credit union's Bank at School program, and we are proud to announce that we will move to the Fulton City School District, beginning at Fairgrieve Elementary School this month.

We remind members to please provide an up to date email address to the credit union. This will help ensure that you are provided with the credit union's most recent communications.

Wishing you a happy and healthy 2024!

Michael Pisa, Board President

Employee Spotlight

The next time you stop into Compass be sure to say hello to one of the latest additions to our team - **Kirstin Mitton**.



A native of Oswego and a graduate of Oswego High School, Kirstin now resides in Scriba.

Following high school, Kirstin attended Cayuga Community College and graduated with an associates degree in Business Administration.

Kirstin, and her fiancée Dylan, enjoy spending time with friends, family and their dog, Presley.

We're thrilled to have Kirstin as part of our valued Compass team!

Compass credit union
BANK at SCHOOL

F **Fairgrieve Elementary**
Beginning in January

More details to come...

Limited Time

Balance Transfer

6.9% APR* UNTIL THAT

BALANCE IS

GONE

with NO Transfer Fee



*APR = Annual percentage rate. Balance transfer rate is for one-time transfers only. Rate will not apply to future balances. No transfers allowed from existing Compass accounts. Balance transfers are not eligible for VISA Rewards points. Members must qualify. Offer ends March 29th.

Compass Donates More than \$16,000 to Area Schools for Clothing Needs

Keeping with the spirit of the Holiday season, Compass Federal Credit Union once again donated a total of



\$16,250 to area schools to help pay for hats, mittens, snow pants, shoes and other student clothing needs that become especially important during the winter months.

Each school in the Oswego City and Fulton City School Districts received a check donation for the cause, along with Oswego’s Trinity Catholic School.

Since 2020, all schools within the Mexico Academy & Central School District and the Hannibal Central School District have also received check donations.

In total, Compass once again made donations to 22 schools within Oswego County. This year’s donation total was increased by more than \$1,100.

“This program has become a huge part of what we do at Compass and we continue to see it grow, year after year,” said Compass CEO, Jennifer Rupert. “The students and administration are so appreciative and we look forward to being able to increase our involvement yet again next year.”

Compass FCU’s Community Support Continued to Climb in 2023

The credit union movement, and Compass Federal Credit Union specifically, is dedicated to giving back and helping to provide for the local community. When becoming a Compass member, you can take pride knowing that your money stays within the local Oswego County community.



This year, the Compass Contributions Committee helped to facilitate Compass FCU partnerships with more than 80 local organizations that help to serve those in the Oswego County community. Compass contributions in 2023 surpassed more than \$30,000.

Aside from monetary contributions, Compass continued its local food drive efforts, this year teaming with the Oswego County Office for the Aging to help ensure a proper Thanksgiving meal for those in need.

“Together, we are not just a financial institution; we are a force for good in the places we serve,” said Compass COO, Eric Morris. “Our commitment to community involvement goes beyond transactions - it’s about building lasting relationships and making a meaningful impact in the lives of those around us.”

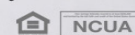


18-Month CD 4.5% APY*

*APY = Annual Percentage Yield. A minimum balance of \$1,000, is required. New money only, non-transferable. A penalty may be imposed for early withdrawal. Cannot be combined with any other offer. Subject to cancellation without prior notice.



Let Us Point the Way to Your Savings Goals!
Complete Listing of Rates at: www.compassfcu.com



Online Banking Alerts: Learn How to Use These Notifications to Your Advantage via Compass Online Banking



Compass FCU's online banking and mobile app offers a series of useful products and services, including online banking notifications and e-alerts. Whether using your mobile device or your home computer or laptop, these banking alerts can be used to not only monitor your financial status and well-being, but can also help to add a heightened level of security against fraud and identity theft.

How to find these alerts? If using your home computer or a mobile browser, you will log into online banking and you will then want to select EALERTS under the Services tab. When using the Compass Mobile App, these alerts will be found by selecting Notifications under the Services tab.

What Notifications and E-Alerts are available? Several Savings Notifications are featured including Savings Transaction Amounts, Savings Balance Below and Savings Goals. Loan Notifications include Loan Transaction Amount and Loan Reminders. Other options featured are Card Activity Alerts, Direct Deposit Alerts, Unregistered Device Alerts, Cleared Check Number Alerts and Alert Balance Types. Each of these options are explained in detail within the online banking or mobile app portals.

Utilizing online banking notifications and e-alerts are a fantastic way to help you with your financial needs. Compass encourages you to try each option and see what fits best for your personal needs. To learn more about these options, please visit the Compass FCU website at www.compassfcu.com.

Compass credit union
Penny Pinchers
Ask Us for Details!

Compass Locations and Hours of Operation

Main Office:

131 George St., Oswego
Phone: 315-342-5300

Hours:

Mon. - Wed. 9 a.m. to 4 p.m.
Thurs. & Fri. 9 a.m. to 5 p.m.
Sat. 9 a.m. to 12 p.m.

Novelis Plant:

P.O. Box 5160
Phone: 315-349-0116

Hours:

Mon. 9 a.m. to 4 p.m.
Thurs. & Fri. 9 a.m. to 4 p.m.

Fulton:

208 North Second St., Fulton
Phone: 315-593-8443

Hours:

Mon. - Fri. 9 a.m. to 5 p.m.
Sat. 9 a.m. to 12 p.m.

SUNY Oswego:

150B Marano Campus Center
Phone: 315-312-2191

Hours:

Wed. 9 a.m. to 2 p.m.

Questions? Contact Us!

Website:

www.compassfcu.com

Email:

memberservice@compassfcu.com

Mobile App:

CompassFCU

24-Hour Phone Access:

315-349-0123

Oswego Hospital:

110 West Sixth St., Oswego
Phone: 315-349-5562

Hours:

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

West First Street:

300 West First St., Oswego
Phone: (315) 207-0390

Hours:

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



REPORT CARD Rewards

REPORT CARD

Reading	A+
Writing	A+
Mathematics	A+
Science	A+
History	A+
Art	A+
P.E.	A+

Earn Money For Every 'A' You Receive!

To encourage our youth account holders to achieve a grade of A/90 or higher per class, per marking period, Compass will contribute \$1 for each grade A/90 or higher. Only main courses will be awarded: Math, Science, Social Studies, English/Language Arts, for a possible total of \$4 per marking period.

* All credit union contributions will be made into the Young Bucks or Teen Tycoons account and a hold will be placed on those contributions until the account holder turns 18.
* An original current report card must be submitted to earn the contributions. The credit union will only accept grades from the current marking period, and the marking period previous to the current.

Call or Visit Online for Information
(315) 342-5300 - www.CompassFCU.com

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



Equal Housing Lender



National Credit Union Administration
A U.S. Government Agency