



51 YEARS OF SERVICE

BANK AT SCHOOL: HIGH SCHOOL EDITION

For the past eight years, Compass Credit Union has run the Bank at School program in Oswego elementary and middle schools. This on-site program has encouraged hundreds of K-8 students to develop the habit of saving money by bringing the credit union to them on a monthly basis. The students have reaped numerous benefits from participating, including growing their savings, learning the importance of saving for the future, and earning a few prizes along the way.

The Bank at School program has been so successful that Compass is expanding it to Oswego High School. This high school edition of

the Bank at School program will bring the same benefits to older students that are currently provided to the K-8 students. In addition, it will actively engage the high school students in running the program, an opportunity that will build their financial knowledge and professional communication skills.

The Oswego High School Bank at School will open every Monday, Wednesday, and Friday during lunch periods in Room 102, near the school's main entrance. Students enrolled in the OHS Inc. business class will carry out teller duties with the help and guidance of Compass staff members. Students, faculty, admin-

istration, and staff at Oswego High School are all eligible to use the Bank at School services which include opening accounts and making deposits and withdrawals.

Compass Credit Union acknowledges that none of this would be possible without the enthusiasm, vision, and support of Social Studies teacher, Ben Richardson. Mr. Richardson says, "For OHS Inc., this is a natural extension of its mission to provide realistic, experiential learning to ensure its students are meeting the OCS D vision of 'Life ready and fully prepared.'"

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Holiday Hours

Memorial Day
Monday, May 29th
All offices closed

Independence Day
Tuesday, July 4th
All offices closed



A MESSAGE FROM THE BOARD

Dear Compass Members:

We officially have another successful Annual Meeting in the books! Regretfully, I was unable to attend this year. I was glad to hear that a good time was had by all. We also held our election for the Board of Directors. Congratulations to the five members who were re-elected. I look forward to working with them this year in supporting the credit union's initiatives and continued growth.



Many topics were discussed at the meeting. I was particularly excited to hear that the Oswego High School Bank at School program was announced. This has been in the works for over a year now and we couldn't be more excited to see this come to fruition. I am happy to report that the credit union continues to maintain a strong standing with \$55 million in assets. The good news continued with the announcement that Compass had earned a CAMEL rating of 1 — the highest rating possible— for the third year in a row. A CAMEL rating is a risk rating based on a credit union's capital, assets, management, earnings, and liquidity.

Here at Compass we are always looking ahead to explore products, services, and special promotions that will best serve our members. For example, we have two new promotions starting this month featured just to the right of this article. We also encourage you to take advantage of our existing products and services, including remote deposit capture. This is a great feature that helps make your life easier! Take a look at the back page for more information about that.

Wishing everyone a joyful and bright spring season. Enjoy!

Mike Ferlito, Board President

Spring Loan Sale



**BORROW UP TO \$2,000
AT 6% APR***

Up to one year repayment plan

*APR=ANNUAL PERCENTAGE RATE. MEMBER MUST QUALIFY.
OFFER ENDS 6/30/17.



EXCITED ABOUT YOUR NEW RIDE?

HURRY, MOM!
WE'VE GOTTA GET
TO COMPASS!



2%

*cash back
on all new and used auto loans**

*OFFER ENDS 5/31/17. NEW MONEY ONLY. CANNOT BE COMBINED WITH ANY OTHER OFFER. MEMBER MUST QUALIFY.

CELEBRATING 51 YEARS

This year, approximately 200 members gathered at the Oswego Elks Lodge on February 15th, for our 51st Annual Meeting. Attendees enjoyed a hearty buffet dinner and drinks, speeches, complementary gifts, opportunities to win cash prizes, and a chance to vote for our Board of Directors.

Compass members voted to re-elect Lisa Distin-Hoefer, Don Piazza, and Michael Pisa for three-year terms; Mike Wheeler for a two-year term; and Lisa Vinciguerra for a one-year term.

As a part of the celebration, Compass gave away \$700 worth of cash prizes. Marion Pooler and Charles Crumb received the largest cash prizes of \$100. Smaller cash prizes included six winners of \$50, and eight winners of \$25.

In addition to members winning cash prizes, the winner of our 50/50 raffle was Lester Johnson. He won \$254 and donated \$253 to the charity of his choice, Boy Scouts Troop 888.



Don Piazza



Joanne Gardner & Julie Tombollilo



CHARITY GOLF OUTING | FRIDAY, MAY 12, 2017

4 person
 Captain & Crew
 \$60 | Members
 \$70 | Guests

Includes:
 Golf cart, greens
 fee & dinner

Battle Island Golf Course
 2150 NY RT-48
 Fulton, NY 13069

Registration: 7:45 a.m.
 Shotgun start: 8:30 a.m.

Skins | \$20 per team
 Raffles | \$1
 3-Putt Contest | \$5
 Sponsor a hole | \$100

Benefiting the following charities:



REGISTRATION DEADLINE: FRIDAY, MAY 5TH
 MUST BE 21 YEARS OR OLDER TO PLAY



Sign up today! Download the registration form at www.compassfcu.com or fill one out at any branch.

Tap. Snap. Deposit.

Remote Deposit Capture

Use our mobile app to snap a photo of your check with your smart phone and deposit it into your account.

Requires online banking. Download Compass FCU app from App Store. Open app, tap "Check Deposit" on the menu then tap "Sign Up"

COLLEGE SCHOLARSHIPS



The deadline is quickly approaching for graduating high school seniors who want to apply for one of two college scholarships each worth \$4,000 from Compass Credit Union. Applications require a sealed transcript, a recommendation, and an essay.

Already a college student and going back to school?

Compass offers a one-time scholarship of \$1,000 for continuing education. To qualify, applicant must have been a member of Compass Credit Union for at least two years and use the money to pursue a trade school, a bachelor's degree, a master's degree, etc. Applications require a written essay, and recommendation.

April 14th, 2017, is the last day to apply.

Applications are available at compassfcu.com or any Compass office.

VOLUNTEERS NEEDED FOR BANK AT SCHOOL

CONTACT MARGIE SINCAVAGE FOR MORE INFORMATION

MSINCAVAGE@COMPASSFCU.COM

COMPASS WELCOMES NEW EMPLOYEE

Chelsea Legates graduated from SUNY Oswego in 2016 with a major in Public Justice and minor in Political Science. Her role at Compass is a member services representative. She is also the mother of a beautiful 11-month-old girl, Zoey She looks forward to working alongside her colleagues to serve our members well.



April is National Credit Union Youth Month

Teaching young members to give a hoot about saving!

Youth members who make a deposit in person during the month of April will receive a PRIZE! Limit one prize per member, while supplies last. For every deposit they make, they will be entered into a drawing for one of three prizes including movie tickets, theme park tickets, or a \$25 Visa gift card.

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

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

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

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

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

SUNY Campus:

507C Culkin Hall, Oswego
Phone: 315-312-2191
Fax: 315-312-3382

Hours:

Mon. - Fri. 11:30 a.m. to 4 p.m.
Extended hours Wed. paydays
(Closed for lunch on Wed. paydays 12:30-1:00 p.m.)

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

Visit our website:

www.compassfcu.com

Email:

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