

Do you have an


Rates as low as  
1.79% APR!\*

## AUTO LOAN

SOMEWHERE ELSE?

Refinance with Compass and **SAVE.**

Qualified members will receive:

- ✓ 1% off your current interest rate – or our current Compass rate, *whichever is better!* \*
- ✓ A free \$40 basic detail package from Dynamic Sound & Security 
- ✓ No payments for two months (optional)

**Act now! Offer ends December 31, 2013.**

\*Discounted rates for loans transferred to Compass Credit Union from another financial institution have a floor of 1.79% APR (Annual Percentage Rate). This offer is available on new money only; auto loans currently financed through Compass cannot be refinanced with this offer. Compass will refinance up to 100% of the NADA retail value. Members must qualify.

## It's our annual holiday LOAN SPECIAL

Get up to **\$1,500 @**  
**7% APR\***

**Offer runs October 1st through  
December 24th.**

\* Members must qualify. Repayment plan is up to 1 year. This promotion cannot be used with any other promotions.  
APR = Annual Percentage Rate

## IT'S OUR ANNUAL HALLOWEEN

**When: Sunday, October 27th**  
**Noon to 2 p.m.**

**Where: Lighthouse Lanes**

**Cost: Free to Young Bucks  
& Teen Tycoons; \$10 for others**

Our celebration includes two hours of "Cosmic Bowling," shoe rental, pizza, soda, and prizes for the scariest, cutest and most original costumes.

**COSTUME  
PARTY!**

Please RSVP  
by October 21st  
by stopping in  
or calling  
342-5300.

### Holiday Hours

All Compass offices will be closed on the following holidays:

*Columbus Day, October 14th*  
*Veterans' Day, November 11th*  
*Thanksgiving Day, November 28th*  
*Christmas Day, December 25th*  
*New Year's Day, January 1st*

Special holiday hours:

*Day after Thanksgiving,*  
*November 29th*

Plant office closed.

George Street open 9 to 5.

Hospital office open 11 to 4.

*Christmas Eve Day, December 24th*  
*New Year's Eve Day, December 31st*

All offices open 9 a.m. to 1 p.m.

## A message from the Board Taking the time to thank our members

Dear Compass Members:

Those hot summer days may be a distant memory, but not the fun we had at our community picnic, which drew a record crowd to the field outside our George Street office. The picnic offered a simple celebration of summer but also represented a "thank you" to our dedicated members, the key to our credit union's success. I would like to thank everyone who attended, as well as the long list of volunteers and staff who helped the event run smoothly.



Mike Ferlito,  
Board President

Our next celebration – another day of appreciation for you, our members – is International Credit Union Day on Thursday, October 17th. Please feel free to stop by any of our branches for complimentary refreshments. As always, this event celebrates the growth and success of credit unions worldwide. Like you, more than 192 million people across the globe have experienced the satisfaction of joining a credit union like Compass.

Finally, I could not write this letter without paying tribute to a dear friend and former Compass Board President, Lou Vulcano Jr., who recently passed away from cancer at the age of 58. Lou was a great friend of mine and an exceptionally kind soul. He was also very dedicated to the credit union and worked extremely hard to keep us going in the right direction. Lou served as president of the Compass Board of Directors for nine years, from 1989 to 1997, when his duties at Alcan took him to another part of the country. Lou will be sorely missed, and I would like to extend our deepest condolences to all of his family, friends and loved ones.

Until next time, I wish all of you and your loved ones a safe and happy fall and a joyous holiday season.

Mike Ferlito, President  
Compass Board of Directors

## We celebrated the summer with a

Our Compass Community Picnic on August 23rd drew more than 600 members and guests to the festivities outside our George Street office. Guests enjoyed hot dogs, hamburgers, chicken, ice cream, music, face-painting, Plinko, a bounce house, two Compass-sponsored race cars and music by Dave Domicolo and Bill Barlow.

Compass would like to thank the countless businesses, staff members and volunteers who helped make this event possible.



Top: Guests line up for food at our community picnic. Right: Children enjoy the sporty bounce house.



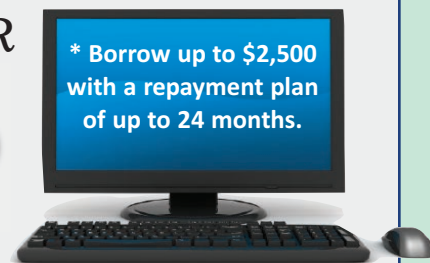
## Just in time for the holidays

Any COMPUTER

6% APR\*

\*APR = Annual Percentage Rate

\* Borrow up to \$2,500  
with a repayment plan  
of up to 24 months.



## MUSICAL INSTRUMENT LOANS

6% APR\*

\* Borrow up to \$2,500  
with a repayment plan  
of up to 36 months.  
APR = Annual Percentage Rate



### How to reach us

#### Our main office

131 George St.  
Oswego, NY 13126  
Phone: 315-342-5300  
Fax: 315-342-5294

#### Web site

For the most up-to-date information and more, please visit [www.compassfcu.com](http://www.compassfcu.com).

#### 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

## FOR SALE



**TRUCK:**  
2005 Dodge Ram 1500 V8  
87,620 miles  
Price: \$12,825 or best offer



**MOTORCYCLE:**  
2007 Honda VTX1300R7  
Price: \$5,250

Interested? Give us a call at 342-5300 or stop by our George Street office.

# COMMUNITY PICNIC *for our members and other guests*



**In the photos:**  
**Top row, left:** Mary Stevens and Dick DeLapp enjoy free ice cream. **Middle:** Rosie Pitcher sports a painted-on mustache. **Far right:** Band members Dave Domicolo and Bill Barlow entertain guests.



**Bottom row, left:** Nick Snyder and Cody Murray pose by Tim Snyder's race car, sponsored by Compass. **Middle:** Compass Board Member Lisa Distin and volunteer Kathie Topley help with a free Plinko game. **Far right:** Lilly Distin provides face-painting for our youngest guests.

## SaveAround™ COUPON BOOKS

This book offers hundreds of money-saving coupons at a variety of Central New York businesses. Stop by any of our Compass branches to purchase one. Supplies are limited.

**\$20** each

## Payment protection now available on Compass VISAs

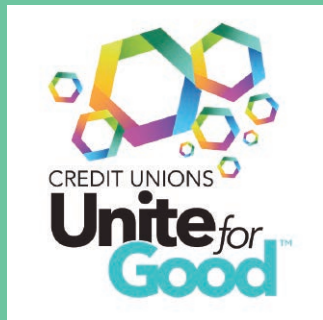
Compass is now offering Credit Disability and Life Insurance protection on our Compass VISA credit cards.

If you become totally disabled, this insurance could cover your monthly credit card payment. In the event of a death, this insurance could cover the qualified balance on your VISA account. Premiums are calculated on your credit card balance and are posted directly to your Compass VISA account each month.

In addition, Compass is offering Credit Disability and Life Insurance for joint owners on loans. Previously, disability insurance was not offered on both borrowers. If you would like more information, give us a call at 342-5300.

## INTERNATIONAL CREDIT UNION DAY

Stop by any Compass branch on Thursday, October 17th for free refreshments.



Join us in celebrating "International Credit Union Day" with more than 192 million credit union members around the world. This year's theme is "Credit Unions Unite for Good," a statement that acknowledges our heartfelt commitment to all the people and communities we serve.

## Volunteers needed for 'Bank at School'

Compass is looking for extra volunteers to help up to three hours per month with our Bank at School program in local elementary schools. Volunteers would staff a table from about 11 a.m. to 1:15 p.m. once each month to collect deposits. If you are interested or would like more information, please contact Jackie Wiegand at 342-5300 or [jwiegand@compassfcu.com](mailto:jwiegand@compassfcu.com).



You can never go wrong with a VISA Gift Card, now available at any Compass location. The cards are good at millions of retail and online stores.

VISA Gift Cards are the perfect gift because they let your loved ones choose what they *really* want for Christmas, birthdays, holidays or any occasion.

A \$2 processing fee applies.



USE YOUR  
COMPASS DEBIT  
CARD AND ENJOY  
SPECIAL OFFERS

SIGN UP FOR **PREWARDS** AND GET  
MONEY BACK AT A VARIETY OF BUSINESSES  
WHEN YOU USE YOUR DEBIT CARD.



NEW DISCOUNTS EVERY WEEK SENT BY  
TEXT OR EMAIL. REBATES CREDITED TO YOUR  
CHECKING ACCOUNT. SIGN UP TODAY!

[HTTPS://CMPA.MYPREWARDS.COM](https://cmpa.myprewards.com)

## FREE SEMINAR

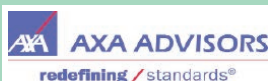
### Social Security & Medicare Planning



How are Social Security and Medicare going to affect you? Join Angela Renna, our AXA financial consultant, for an informative and dynamic discussion.

- **Date:** Tuesday, November 5th
- **Time:** 3:30 to 5 p.m.
- **Place:** Compass FCU, 131 George St.

To RSVP, please call  
Compass at 342-5300 or  
contact AXA Advisor  
Angela Renna.



E-mail: [Angela.Renna@axa-advisors.com](mailto:Angela.Renna@axa-advisors.com)  
Phone: (315) 699-3424  
[www.angelarennna.com](http://www.angelarennna.com)

\* Compass has teamed up with AXA Advisors, LLC, to provide financial services for our members but is not responsible for its investment advice, products or services. Securities offered through AXA Advisors, LLC (NY, NY 212-314-4600), member FINRA, SIPC. Investment advisory products and services offered through AXA Advisors, LLC, an investment advisor registered with the SEC. Annuity and insurance products offered through AXA Network, LLC and its insurance agency subsidiaries. GE-55125a (5/10)

**NEW!**

## COMING SOON! Our **BIG BUCKS** Checking Account

Compass will soon offer  
one of the best deals in  
town – an interest-bearing  
checking account that  
pays **0.5% APR!**\*

\*APR = Annual Percentage Rate

To qualify, members must:

- Be 50 years or older
- Maintain a \$500 minimum balance
- Complete five signature-based debit card transactions per month
- Use direct deposit

Take advantage of  
this exciting offer  
at Compass!

### In a tight spot? Skip a payment!

For most people, finances get tight during the holiday season. That's why Compass is offering its annual skip-a-loan-payment option in December to all members who are in good standing. The offer only applies to:

- **Secure loans** except mortgages and home equity loans
- **Personal loans** that are not VISAs or part of previous promotions, such as our \$1,500 loan special.

To sign up, fill out the coupon at right and bring it in before November 30th.



### Skip a Payment

Yes, I would like to skip my December 2013 loan payment(s) at Compass Credit Union. I understand that any life insurance or disability insurance will not be extended on my loan(s).

Account number: \_\_\_\_\_

Name(s): \_\_\_\_\_

Loan Types: \_\_\_\_\_

\_\_\_\_\_

Signature \_\_\_\_\_

Co-Signer/Co-Applicant Signature (if applicable) \_\_\_\_\_

Offer ends 11/30/13



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



National Credit Union Administration  
A U.S. Government Agency



AMERICA'S  
CREDIT UNIONS