

Compass credit union

Celebrating 49 years of service

July 2015
Volume 12, Issue 3
Oswego, NY

Pointing the Way

compassfcu.com

Apply by JULY 31st

Our 6th
Annual

NO CLOSING COSTS
HOME LOAN SALE



Use a home equity loan
for home improvements,
debt consolidation & more!

**New Mortgages &
Refinanced Loans**

As low as

4.99% APR*

Home Equity Loans

As low as

3.99% APR*



* APR = Annual Percentage Rate. Rate of 4.99% APR is for a 15- to 30-year term for qualified members with A+ credit. A rate of 4.25% APR is available for a 10-year term for qualified members with A+ credit. Other rates for mortgages and fixed-rate home equity loans vary based on credit score, loan-to-value and term of loan. Members must use automatic payment. PMI insurance 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.

Students grab flying money for new "millionaire" prize

Students deemed "Millionaire for a Day" as part of Compass Credit Union's in-school banking program had a new prize this year: one minute inside an inflatable cash vault, where they could grab flying money and keep it.

The winners' names were pulled from a hat as part of year-end prizes at all five Oswego elementary schools, Trinity Catholic School and Oswego Middle School. Throughout the school year, students earned a chance to win a prize, including the "millionaire" grand prize, every time they made a deposit.

In the cash vault, which inflates to 9 feet tall, students had a chance to win up to \$200 by grabbing the 1s, 5s, 10s and 20s swirling around inside. This year's winners were **Clay Kennedy** (Fitzhugh), **Andres Blackburn**, (Kingsford), **Madison Casper** (Leighton) **Meghan Irwin** (Minetto), **Logan Crannell** (Riley), **Meghan Kenyon** (Trinity) and **Faith Sams** (OMS).



Logan Crannell, Riley



Meghan Irwin, Minetto

For more photos of our school banking millionaires, please go to compassfcu.com.

Holiday Hours

Independence Day
Saturday, July 4th

All offices closed.

Please note: All Compass offices will be open during regular hours on Friday, July 3rd.

Labor Day
Saturday, Sept. 5th
& Monday, Sept. 7th

All offices closed.

Compass awards college scholarships worth \$8,000 to two Oswego seniors

Sage Dudley and Mark Forger, recent graduates of Oswego High School, each won a \$4,000 college scholarship this year from Compass Credit Union.

Dudley, the daughter of Todd and Crystal Dudley, plans to study physical therapy at Duquesne University in Pittsburgh. Forger, the son of Jeff and Kathy Forger, plans to study forensic chemistry at SUNY Albany. A volunteer committee for Compass selected the winners out of 17 applicants.

Please read about another scholarship recipient on the back page.



From left to right are Compass Board Member Joanne Gardner, Crystal Dudley, Compass Manager Tom O'Toole, scholarship recipient Sage Dudley, Compass Assistant Manager Denise Grinnell, scholarship recipient Mark Forger and Jeff Forger.

A Message from the Board

Dear Compass Members:

If it isn't obvious to you, this edition of the Compass newsletter is about community.

Everyone here at Compass believes strongly that investing in our community is a top priority, especially when it comes to our children. On the front page, for example, you'll read about our in-school banking program, which offers a fun, hands-on way for students to learn about saving. On the front and back page, you'll read about the \$9,000 in college scholarships we gave to three promising local students – two heading to college for the first time, another about to tackle the rigors of medical school. You'll read on this page about our fourth annual Charity Golf Outing, which raised \$5,100 for hundreds of Oswego-area youth who participate in soccer, baseball and softball. Finally, please read on the back page about our free summer barbecue on August 21st, which is a great way for you – and our community – to enjoy a little food and fun this summer.

Community? You bet. Hope to see you at our picnic on the 21st.

Mike Ferlito, Board President



Michael Ferlito
Board President

New face

Brandon Galletta, 19, of Oswego, will be working at Compass this summer and at intermittent times during the year while pursuing a college degree in electrical engineering. Galletta said he was excited to join Compass because he did not know much about banking. "I want to learn anything I can," he said.



CHARITY GOLF OUTING

Event raises \$5,100 for hundreds of youth athletes

Our fourth annual Charity Golf Outing raised \$5,100 for three youth sports organizations: Oswego Little League, the Oswego Youth Soccer Association and Oswego Girls Softball. The event was held June 12th at the Emerald Crest Golf Course in Palermo. A record 17 teams participated.

Compass would like to thank all the volunteers who helped with the event: Lou Anne Rucynski-Coleman, Dan Lupa, Pete Galletta, Mike McCrobie, Troy Kocher and Terri Yoder. We would also like to thank all the participants and our long list of community sponsors:

Dinner sponsors:

\$400
BSI
Mechanical

Thank you to Canale Insurance for sponsoring our \$10,000 hole-in-one prize and other hole-in-one prizes! We also thank Price Chopper for a \$500 hole-in-one prize.

\$200
Riehlman,
Shafer &
Shafer

\$200
Oswego
Health

\$200
Rucynski-
Coleman
Law Office

\$200
OwnersChoice
Funding

\$200
EIF
Construction

\$200
Local 73
Plumbers &
Steamfitters

Tee Hole Sponsors (\$100):

- ✓ Ancient Order of Hibernians
- ✓ Anthony DiMartino Jr. Esq.
- ✓ Bosco & Geers Food Market
- ✓ C's Farm Market
- ✓ DuFore's for Diamonds
- ✓ Dupli Envelope & Graphics
- ✓ Eagle Beverage
- ✓ Empower Federal Credit Union
- ✓ Enwright Roofing
- ✓ J&A Mechanical
- ✓ Lebaudy Law Office PC
- ✓ Leon Shapiro Motors
- ✓ Metlife - David Mirabito
- ✓ New York Bold Onions
- ✓ Oswego Auto & Tire
- ✓ Oswego Printing Co.
- ✓ Oswego Teachers Employees Federal Credit Union
- ✓ Pathfinder Bank
- ✓ Rodak Law Office
- ✓ Rombough Electric
- ✓ Sterling Financial Group
- ✓ The Press Box
- ✓ Uniforms Etc. LLC

DISCOUNTED MEMBERSHIPS AT BJ's WHOLESALE CLUB

Applications will be available **Aug. 17 - 31, 2015**

Cost: **\$43.20 for 15 months** (\$10 off plus an extra three months compared to the regular, 12-month price)

Price includes sales tax and a second card for one other household member. For returning BJ's members, this offer will serve as a 15-month extension of your current contract.



Thank you to our food and prize sponsors:

Battle Island State Park Golf Course, C&B Farm & Garden, CUNA Mutual, Double J's Print Shop, Emerald Crest Golf Course, Garafolo's, Lupien's Awards & Promotions, Oswego Sub Shop, The Red Sun/Port City, Wegman's, Dunkin' Donuts, Price Chopper and Novelis.

THE TEAMS



First Place

Left to right: Mike Herrald, Matt Larue, Roberto Ascenzi, Robert Ascenzi



Second Place

Left to right: Mike Basile, Brian Lynch, Bernie Finnegan, Troy Flack



Third Place

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



Left to right: John Fitzsimmons, Bud Stone, Mike Mahaney, Jerry Grulich



Left to right: David Duerr, Nick Habel, Bill Galloway, Ray DeRonde



Left to right: Dan Scott, Karla Rebeor, Pat Johnson, Pat Fasulo



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



Left to right: Dennis Norfleet, Doren Norfleet, Eben Norfleet, Troy Kocher



Left to right: Mike Phillips, Lou Speciale, Mike Wheeler, Mike Ferlito



Left to right: Tom Parker, Gary Brown, Hank Madura, Larry Spaulding



Left to right: Tom Salvador, Pat Strong, Jeff Lavery, Bob Noyes



Left to right: Mike Sanford, Mark Taormina, Angi Renna, Jim Renna



Left to right: Eddie Olmstead, Jennifer Wright, Steven Sharkey, Dick Hooper



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



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



Left to right: Mark LaFurney, Grant Wendt, Jason Bailey, Matt Taylor



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



For a good cause

Middle photo: Golfer **Robert Ascenzi** accepts his team's first-place prize, a free round of golf at Emerald Crest Golf Course, from Compass Manager **Tom O'Toole**. Volunteers **Terri Yoder** and **Dan Lupa** head inside after the tournament.



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

**FRIDAY, AUGUST 21ST
3:30 TO 6:30 P.M.**

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

Great Food ● Bounce House ● Games
Free Gift ● Raffle Prizes ● More!

THEME PARK DISCOUNTS!
Now available at any Compass location

Darien Lake Compass Price: \$28.00
Gate Price: \$45.99 (adult)
www.godarienlake.com



Water Safari Compass Price: \$24.50
Gate Price: \$30.95 (adult)
www.watersafari.com



Seabreeze Compass Price: \$26.00
Gate Price: \$31.61 (adult)
www.seabreeze.com



Compass awards new \$1,000 scholarship

Danielle Faivus, a graduate of Clarkson University, recently received a \$1,000 continuing education scholarship from Compass Credit Union. This is the first year the award has been offered.

Faivus, of Oswego, will use the money to offset tuition at medical school. She is enrolled at SUNY Upstate Medical University but is also considering other medical colleges.

Faivus hopes to study pediatric oncology with the ultimate goal of working at St. Jude's Children's Research Hospital.



Money for school

From left to right are Compass Board members Mike Wheeler and Joanne Gardner; Kim Faivus; scholarship recipient Danielle Faivus; Compass Assistant Manager Denise Grinnell; and Compass Manager Tom O'Toole.

**HERE COMES
SUMMER!**

and a *hot* deal from
Compass Credit Union

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

APR = Annual Percentage Rate. This loan has a repayment plan of up to 1 year. Members must qualify.

**Ends
August 31st**

Compass Locations and Hours of Operation

Main Office

131 George St.
Oswego, NY 13126
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

Oswego Hospital*

110 W. 6th St.
Oswego, NY 13126
Phone: 315-349-5562
Fax: 315-216-4158

Hours

Mon. - Thurs. 11 a.m. to 4 p.m.
Fri. 9 or 11 a.m. to 4 p.m.**
Sat. & Sun. - Closed
** *Open 9 a.m. on paydays*
Closed 12:30 to 1 p.m. for lunch

Novelis*

P.O. Box 5160
Oswego, NY 13126
Phone: 315-349-0116
Fax: 315-349-0631

Hours

Mon. - Fri. 9 a.m. to 4 p.m.
Sat. & Sun. - Closed
Closed 12:45 to 1:15 p.m. for lunch

Attention Members:

If you have a Christmas Club account at Compass, your money will be disbursed on Monday, **October 5th.**

*(Deposits for 2016 will resume on **October 9th** for our hospital members.)*



Equal Housing Lender

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



National Credit Union Administration
A U.S. Government Agency