

Compass announces two college scholarship winners

Two college-bound seniors in Oswego County have received a big financial boost from Compass Federal Credit Union.

Brian Walczak, a graduate of Oswego High School, and Amanda Wood, a graduate of G. Ray Bodley High School in Fulton, were the winners of two annual college scholarships worth \$4,000 each. Both received their awards June 7th at 131 George Street.

Walczak plans to attend Clarkson University in Potsdam to pursue a double major in electrical and computer engineering. Wood is heading to Daemen College in Amherst, near Buffalo, with plans to earn a doctorate in physical therapy.

Walczak's love of engineering stems from a passion for science and math. His mother, Anne Marie, said her son has always loved to take things apart, including an electric guitar in his middle school years.

Wood said her interest in physical therapy began in elementary school, when she started working with special-needs students. This year, she finished six years of that work by volunteering in a special education classroom at her high school.

To determine the scholarship recipients, members of the credit union's Supervisory Committee reviewed applications from 23 students. The credit union has been awarding these scholarships since 1992. "We are always very pleased to help young, accomplished students like Brian and Andrea," Compass Manager Tom O'Toole said.



Holding their scholarship awards are Brian Walczak, left, a senior at Oswego High School, and Andrea Wood, a senior at G. Ray Bodley High School in Fulton. Standing (from left to right) are Mike Wheeler of the Compass Board of Directors and Supervisory Committee; Compass Manager Tom O'Toole; mother Anne Marie Walczak; Sue Naylor of the Compass Board of Directors; father Russell Wood; Eric Mai of the Supervisory Committee; mother Ann Marie Wood; and Joanne Gardner of the Board of Directors.

\$1 fee for returned mail now in effect

Due to the large volume of returned mail we receive, a \$1 fee will be charged to your account for each instance of returned mail. Please notify us of any address, phone, or e-mail changes as soon as you can.

Holiday Hours

Fourth of July Holiday
Monday, July 5th
All offices closed.

Labor Day
Monday, September 6th
All offices closed.

Need a mulligan? A do over? A second chance?

Why pay too much at another financial institution
when you can swing your loan to Compass?

Get a RATE DISCOUNT OF

1%

off refinanced

✓ Vehicle Loans

✓ Personal Loans*

Apply for a loan
& try our in-house
putting green to
win a prize!

Offer ends
August 31st.

Or get Compass' low rate, whichever is better

* The floor is 3.75% . Members must qualify. Other loan discounts do not apply.

A message from the Board

In tough financial times, give us a call

Based on what you see and hear in the news, our national economy has been slowly recovering from one of the worst financial downturns in history. On a local and individual level, however, that kind of progress may be far from the truth.

That's why Compass Credit Union invites you to come in and talk to us should you ever find yourself struggling financially, as many people are. Don't hesitate to stop in or give us a call if you are having trouble making payments on your loans.

We can work with you to restructure your loan, help you maintain good credit and avoid bankruptcy.

On a related note, our summer "mulligan" loan special could reduce your monthly loan payments if you act before August 31st. Simply transfer your vehicle or personal loan to Compass from another financial institution, and we'll take 1% off your rate (the floor is 3.75%). That's one way to make your summer a little brighter, no matter what your financial situation.

George DeLong
Compass Board President



George DeLong
Board President

Riley Elementary students

A pair of Riley Elementary School students had a chance to be "millionaires for a day" after their names were drawn for the grand prize as part of Compass Credit Union's Bank at School program. The winners, third-grader Derek Kohut and second-grader Madison Belson, enjoyed high-class limousine rides to school on June 16th with a few of their friends and siblings. The grand prize also included pizza parties for their classrooms, courtesy of the credit union.

Top right: Rick Gessner, right, of G&G Limousine in Oswego, picks up (from left to right) Tyler Wallace, Matt Taormina, Ian Kohut and Derek Kohut.

Bottom: Rick later picks up (from left to right) Hailey Babcock, Mackenzi Belson, Joseph Powers and Madison Belson.



Meet our \$100 Grand Prize Winners

Compass members **Kassidy Thomas**, below, and **Kathleen Duschen**, right, each won \$100 in two separate grand prize drawings at Compass.

Thomas won \$100 after playing the "Plinko" game at our Hillside Commons office at 7 Fourth Ave. This month-long promotion was aimed at encouraging more foot traffic at our west side branch. Duschen won the drawing for our "Go Green" promotion aimed at encouraging members to sign up for one of our e-services.



Kassidy Thomas



Kathleen Duschen

GO GREEN TO GET SOME GREEN!

Just sign up for one of these **FREE** services before August 1st:

We're having another drawing for **\$100 in cash!**

E-Statements

Online Banking

Online Bill Pay

enjoy being “millionaires” for a day



Top left: Matt Taormina, Derek Kohut and Tyler Wallace explore the buttons and controls on the inside of the limousine.

Top middle: Mackenzi Belson, Hailey Babcock, Madison Belson and Joseph Powers cozy up on the limo's leather seats.

Top right: Mackenzi Belson, Hailey Babcock and Madison Belson devour fresh bunches of grapes in the Compass Credit Union conference room at 131 George St. As part of the limousine ride to school, students visited the credit union and enjoyed a complimentary breakfast of fruit, doughnuts and juice.

Top right, bottom: Derek Kohut and Madison Belson enjoy pizza from Enzo's during their complimentary classroom pizza parties.

Left: The limousine riders pose outside Compass Credit Union on George Street.

Art D'Amico receives Hall of Fame honor

Long-time Compass member **Ralph “Art” D’Amico** was recently inducted into the Credit Union Association of New York’s “Hall of Fame” for having a significant impact on credit unions and for “dedicating his life to the philosophy and success of the credit union movement,” according to the association’s web site.



Compass Manager Tom O’Toole, right, shakes hands with Art D’Amico.

D’Amico, 93, of Oswego, was one of five inductees honored June 8th during the association’s annual meeting in Cooperstown. D’Amico played an instrumental role in the 44-year history of Compass, acting as interim manager on two separate occasions. In 1989, for example, D’Amico assisted current Compass Manager Tom O’Toole during his first few months on the job.

“You laid out a good foundation for me to work on,” O’Toole told D’Amico after the Hall of Fame honor.

According to the Credit Union Association of New York, D’Amico began his credit union career in 1951 as a cost accountant at Marathon Paper Company. While there, he took the initiative to form a credit union and became its first treasurer. Later, after Marathon moved away, D’Amico became manager of Nestle Employees Federal Credit Union until his retirement in 1982. Throughout his credit union career, which spanned nearly three decades, D’Amico led multiple efforts to rescue and rebuild credit unions throughout the state.

Important notice for all Compass members:

Effective immediately, Compass Credit Union will no longer be cashing post-dated checks. We apologize for any inconvenience, however, there will be no exceptions.



Attention Compass Credit Card Holders

Consider switching from a VISA Classic to a VISA Platinum card

If you currently have a VISA Classic card from Compass, consider switching to our Platinum card. You'll get excellent rates but also benefit from a higher credit limit and the option of getting rewards for your purchases, including cash back or gift certificates to a variety of national retailers.

Unlike the VISA Classic, which has a \$10,000 credit limit, the Platinum card has a credit limit of \$15,000 to \$25,000, depending on your credit score. For the Rewards card, every dollar you spend equates to a single reward point.* Stop in today to get the card that's right for you.

*Rewards do not include cash advances or ATM transactions.

Card Type	Rate <small>with automatic payment</small>	Rate <small>without automatic payment</small>	Credit Limit
VISA Classic	8.90% APR	9.90% APR	\$10,000
VISA Platinum	8.90% APR	9.90% APR	\$15,000 to \$25,000*
Platinum <small>with Rewards</small>	9.90% APR	10.90% APR	\$15,000 to \$25,000*

* Members must qualify. The credit limit for Visa Platinum & VISA Platinum with Rewards depends on the applicant's credit score (a minimum score of 640 is required). All VISA cards have a 25-day grace period and **no annual fee**. A \$20 late fee is charged if payments are more than ten (10) days late. There is no fee for balance transfers.

THEME PARK DISCOUNTS!

Now available at any Compass location

Darien Lake Compass Price: \$24.00
Gate Price: \$39.99 (adult)
www.godarienlake.com



Water Safari Compass Price: \$21.50
Gate Price: \$26.95 (adult)
www.watersafari.com



Seabreeze Compass Price: \$22.00
Gate Price: \$25.49 (adult)
www.seabreeze.com



Take advantage of our courtesy ATMs



Compass members always have free, 24-hour ATM access at our George Street drive-thru and plant office. We also provide five free transactions per month at many courtesy ATMs listed below, with a \$1 fee for subsequent transactions within a given month.

Please note: These machines may disclose a surcharge for members even when it does not apply. Please call us at 342-5300 if you have any questions.

Oswego County Credit Union

- 300 West First Street

Empower ATMs at the following locations:

- Empower Credit Union on George Street and the Byrne Dairy on West Bridge Street in Oswego
- Empower Credit Union and kiosk off Route 481 in Fulton
- Empower Credit Union off Downer Street in Baldwinsville and in the village off Route 31

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.

Hillside Commons:

7 Fourth Ave.
Oswego, NY 13126
Phone: 315-341-7277
Fax: 315-341-7299

*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: 315-349-5562

*Please note: Compass branches at Novelis and Oswego Hospital are only for employees at those facilities.

Today's quick tip

Balance inquiries at an ATM

Because you are charged \$1 for every balance inquiry at an ATM, consider a better way to get this information during non-Compass hours: Simply sign up for online banking or call our phone access system at 349-0123 and follow the prompts.



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



National Credit Union Administration
A U.S. Government Agency



AMERICA'S
CREDIT UNIONS