



# 51 YEARS OF SERVICE

## FUN AT THE ANNUAL COMMUNITY PICNIC

On August 11th, around 250 people joined us at our George St. location for our Annual Community Picnic. Members, alongside their family and friends, enjoyed an afternoon filled with great food, live music, and prizes. The kids even got in on the fun with face painting, games, prizes, and a bounce house. Each member received their choice of a complimentary Compass Credit Union t-shirt or a portable phone charger.

A big thank you goes out to our volunteers who helped to make the day run smoothly. Take a look at some of the pictures from the picnic below.



## EQUIFAX BREACH: WHAT YOU NEED TO KNOW

It was recently discovered that Equifax, a consumer credit reporting agency, experienced a cyber-security breach involving consumer information. Criminals exploited a U.S. website application vulnerability to gain access to certain files from May through July 2017. While Equifax has not yet seen any unauthorized activity here are a few tips to help protect your identity:

- Don't respond to emails, texts, or phone calls asking for personal or financial information.
- Frequently review account activity and immediately report unauthorized transactions to Equifax.
- Always use multi-factor authentication (a security system that requires more than one method of authentication from independent categories of credentials to verify the user's identity) when available.
- Update PINs and passwords.
- Enroll in 1 year of complimentary identity theft protection and credit file monitoring services offered by Equifax by visiting [www.EquifaxSecurity2017.com/enroll/](http://www.EquifaxSecurity2017.com/enroll/).

More information regarding the security breach and other steps that you can take to protect your identity can be found on our website, [www.compassfcu.com](http://www.compassfcu.com).

### What's inside

Message from the Board  
..... Page 2

Halloween Party  
..... Page 3

Same Day ACH  
..... Page 3

### Holiday Hours

**Columbus Day**  
Monday, October 9th  
All offices closed

**Veteran's Day**  
Saturday, November 11th  
All offices closed

**Thanksgiving**  
Thursday, November 23rd  
All offices closed

**Day after Thanksgiving**  
Friday, November 24th  
**George Street: Open 9am-5pm**  
All other offices closed

**Christmas**  
Monday, December 25th  
All offices closed

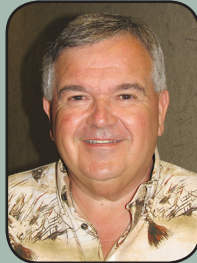
**New Year's Day**  
Monday, January 1st  
All offices closed



## A MESSAGE FROM THE BOARD

Dear Compass Members:

We now have instant issue debit and ATM cards. You no longer need to wait to receive your cards in the mail. Whether you are just opening your free checking account or your card becomes lost or stolen, your debit or ATM card will be ready, same day! This service is currently only available at our George St. location, but will eventually also be available at our Hillside and Fulton offices.



We also have reduced our mortgage rates to become a more competitive option for our members who are looking to buy a home. Plus, we have some of the lowest closing costs in the area! Check out our website for the most up-to-date information on our rates.

To top it all off, loan rates here at Compass Credit Union are down in general. So, now is the time to get in touch with our loan officers.

Wishing you a happy fall and joyous holiday season!

**Mike Ferlito, Board President**

### FREE POCKET CALENDARS AVAILABLE THIS MONTH!

Stop by or call any office to see if they have arrived and get yours while supplies last. One calendar per member, please.

### FREE MEDICARE SEMINAR

Get all your questions answered about Medicare.

**Save the date: Thursday, November 2, 2017**

Time: 3:30 pm to 5:00 pm

Place: Compass Credit Union, 131 George St., Oswego

More details to follow online at [www.compassfcu.com](http://www.compassfcu.com)



## Holiday Loan Special

Borrow up to

**\$2,000**

at **7% APR\***

\*APR= Annual Percentage Rate. Member must qualify. Repayment plan of up to 1 year. Cannot be used with any other promotion. Offer ends 12/23/17.

## Refinance your auto loan today!

Rates as low as  
**1.79% APR\***

Refinance your auto loan to get 1% off your current interest rate or our Compass rate, whichever is better!



\*APR=Annual Percentage Rate. Discounted rates for loans transferred to Compass from another financial institution have a floor of 1.79% This offer is available for new money only. Compass will refinance up to 100% of the NADA retail value. Member must qualify. Offer ends 10/31/17.



## **BANK AT SCHOOL PROGRAM BACK AGAIN**

Each school year, the Compass Bank at School program runs from October through May, offering Oswego City School District children the opportunity to deposit to their account. Once a month, volunteers go to six Oswego elementary schools -- Kingsford, Leighton, Riley, Fitzhugh, Minetto, and Trinity Catholic, and Oswego Middle School -- to accept children's deposits. By making a deposit of any amount, children

get to choose a small toy from our prize table and are entered into raffle drawings that take place at the end of the school year. One grand prize winner from each school gets to spend up to one minute in our inflatable cash vault for a chance to grab as much money as possible as it flies around them. Monthly reminders are sent home prior to each Bank at School day. Oswego Middle School students bank at the beginning of the day while

students at the other six schools do their banking during their lunch hours. The program is heavily dependent on help from volunteers. Please note that in order for an Oswego area child to participate, a parent or guardian must first open an account for the child. If you are interested in volunteering for the Bank at School program, please contact Margie Sincavage at [msincavage@compassfcu.com](mailto:msincavage@compassfcu.com).

## **SAVE AROUND COUPON BOOK**

Purchase a Save Around Discount Savings Book with HUNDREDS of coupons to local CNY businesses. Plus take advantage of the Save Around app for savings on the go! Proceeds benefit local families in need during the holidays.

**\$25 EACH**



## **Annual Halloween Spooktacular Party!**

Sunday, October 29<sup>th</sup>, 2017  
12 PM-2 PM at Lighthouse Lanes

Cost: FREE for Young Bucks & Teen Tycoons; \$10 for guests

RSVP by October 23<sup>rd</sup>

**Costume Contest!! Prizes for scariest, cutest, & most original!**



## **SAME DAY ACH PROCESSING**

Beginning September 15, 2017, same-day ACH (Automated Clearing House) processing became available for debit entries, enabling the same-day processing of virtually any ACH payment. Originating financial institutions (ODFIs) are able to submit files for same-day ACH payments. All consumers, business, government entities and financial institutions that use the ACH Network to move money between bank accounts will benefit from the option to move ACH payments faster.

## **WHAT DOES THIS MEAN FOR YOU?**

When you initiate a payment to come out of your account, the payment may post to your account that same day. Anyone you give permission to debit your account will dictate when the funds are withdrawn. Please plan accordingly to have funds available to avoid any fees that may occur. Compass Federal Credit Union has no control when these payments post to your account.

## SKIP-A-PAYMENT

Compass is once again offering our annual "skip-a-loan-payment" option in December to all members in good standing. The offer applies to:

### - SECURE LOANS

\*excludes mortgages and home equity loans

### - PERSONAL LOANS

\*excludes Visas, interest-only student loans and loans that are part of previous promotions, such as our \$2,000 Spring Loan special

To sign up, complete the coupon to the right and drop it off to any office before November 30th.

## SKIP-A-PAYMENT 2017

Yes, I would like to skip my December 2017 loan payment(s). I understand that any life insurance or disability insurance will not be extended on my loans.

Account Number: \_\_\_\_\_

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

Loan Type(s): \_\_\_\_\_

Signature: \_\_\_\_\_

Co-signer/Co-applicant Signature (if applicable:) \_\_\_\_\_

## COMPASS WELCOMES NEW EMPLOYEE



Adaline Sixberry is the newest addition to Compass. Her role here at the credit union is a member service representative. Her previous experience includes 7 years of preparing taxes and many years working in the healthcare system. She lives in Oswego with her husband and three children, ages 9, 6, and 21 months. Adaline enjoys spending her free time with her family. Be sure to say hello next time you see her!

## NYCUA COLLEGE SCHOLARSHIP

Need money for school? Apply for an NYCUA Scholarship. The New York Credit Union Association is offering multiple scholarships of up to \$1,500.

Stop into to any Compass office and pick up an application or find it online at [www.compassfcu.com](http://www.compassfcu.com).

Deadline to apply is January 5th, 2018.

## 2018 Scholarship Program



### 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:

150B Marano Campus Center, 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](http://www.compassfcu.com)

#### Email:

[memberservice@compassfcu.com](mailto: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