

Overwhelmed by

## CREDIT CARD DEBT?

Get **CASH** and a **LOW**  
rate from Compass!

For a limited time,  
Compass **WILL PAY**  
**YOU** to transfer your  
credit card balances to  
a Compass VISA card.



Offer runs  
January 18th to  
March 18th.

- ✓ Get 1% cash back, up to \$100, on balance transfers.\*
- ✓ Enjoy NO balance transfer fee.
- ✓ Get rates **AS LOW AS 8.9%** for your balance transfers and purchases.\*

\* Members must have a Compass VISA or qualify for one. One-time transfers only. No transfers allowed from existing Compass accounts. Refunds will be deposited to a member's savings account only after the balance transfer is complete. This offer only applies to credit card transfers.

## Applications now available for Compass college scholarships

If you are a graduating high school senior, now is the time to apply for a college scholarship from Compass Credit Union. Two of our scholarships are worth \$2,000 each; the third and largest scholarship is worth \$4,000. To qualify for a scholarship, candidates must:

- Be a graduating high school senior
- Be a member of Compass
- Submit an application, a written essay, transcript and a parent's signature **on or before April 15th.**

The scholarship  
deadline is  
April 15th.

Application forms can be picked up at any Compass office or downloaded from our web site, [www.compassfcu.com](http://www.compassfcu.com).

## Hillside branch to close in March

Our Compass branch on the west side of Oswego, at 7 Fourth Ave. in Hillside Commons, will close in late March because it has not generated enough business to continue to be viable. Please turn to Page 2, "A Message from the Board," for a full explanation. An exact closing date will be released soon.

**GREAT FOOD • CASH PRIZES • 50/50 RAFFLE • MORE**  
*Please join us for our* **ANNUAL MEETING**

**When:** 6 p.m. Thursday, February 17th

**Where:** Oswego Elks Lodge  
132 W. 5th St., Oswego

**Cost:** \$8 for members  
\$15 for non-members

*Price includes a buffet dinner, beverage and a chance to win several prizes.*

*RSVP: Please purchase tickets at any Compass office by **Friday, February 11th**, so we can get an accurate count to the Elks Lodge.*

## Candidates needed for annual Board election

This year, the all-volunteer Board of Directors for Compass Credit Union will have three positions up for election during our annual meeting on February 17th.

Terms will expire for incumbent board members George DeLong, Don Piazza and Mike Wheeler. Anyone interested in running for the Compass Board of Directors should contact Jason Guido, the chairman of our nominating committee, at 349-0284. Board meetings are generally held at 3:30 p.m. on the third Thursday of each month at Compass Credit Union, 131 George St.

## A Message from the Board

*As Compass Credit Union enters the year 2011, our 45th year of doing business, we can look back on 2010 and be proud of our accomplishments. Loan growth increased 10 percent over the previous year. Membership grew substantially, up 9 percent over 2010. Our rates remained competitive, even with the larger financial institutions in the area. Overall, the financial health of our credit union stayed strong, despite an economy that continues to struggle.*



**George DeLong**  
Board President

*Sometimes, however, achieving our goals requires difficult decisions. That was the case with our west-side branch at 7 Fourth Ave., in Hillside Commons, which will close by the end of March. Simply put, the small amount of business we generated at this branch did not support the cost of paying for staff and leasing the space. After examining the issue – and trying our best to generate more business at this location over the past few years – the Compass staff and Board of Directors decided it was no longer feasible to continue this service. Instead, a committee has been formed to examine other locations for Compass, ones that will better serve our members.*

*We hope you will understand the reasoning behind our decision, and we hope you will accept our sincere apologies for the inconvenience this will create for our loyal west-side members. Originally, the Hillside branch was built to address the inconveniences created by the two major bridge repairs in Oswego. We had hoped those repairs would generate enough business to keep the office open, even after the repairs were complete. Unfortunately, that was not the case.*

*On a brighter note, we at Compass feel fortunate about our success in 2010 and would like to thank you, our members, for making that possible. We look forward to serving you in 2011 and wish you and your loved ones all the best in the New Year.*

## New Compass office opens on first floor of Oswego Hospital

After more than three decades of being located on the third floor of Oswego Hospital, Compass moved in November to a new office on the first floor, near the cafeteria.

The move means Compass is more centrally located to hundreds of hospital employees. Workers can stop by to cash their checks, make deposits, apply for loans, check balances, buy stamps or use any other service the credit union provides.

Member service representative Tammy Raponi, who works at the hospital office almost every day, is a familiar face behind the front counter.

“I think most of our members will appreciate not having to climb stairs or get on an elevator to reach us,” she said.

During the first week in December, Compass celebrated its new location with free cookies and a daily drawing for a free \$25 VISA gift card. The winners were:

- Kathleen Pilon
- Kathy Distin
- Mary Alice O’Mara
- Geri Millar
- Doris Schwitter

**Congratulations to our**  
**VISA** gift card winners!

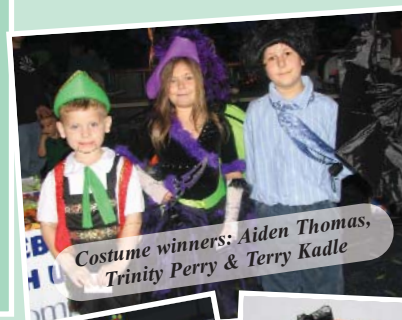
## HALLOWEEN

### Scenes from our spooktacular bowling party

About 75 young members and their guests had a ghoulishly good time at our annual Halloween costume party October 24th at Lighthouse Lanes in Oswego. Members enjoyed two hours of cosmic bowling, free pizza and goody bags.

#### Our costume winners were:

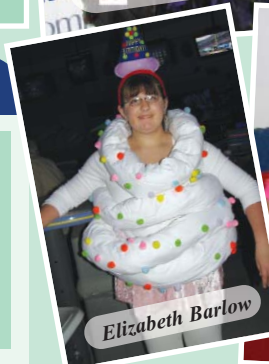
- Cutest costume (Pinocchio the puppet): **Aiden Thomas**
- Scariest costume (dead angel pirate): **Trinity Perry**
- Cleverest costume (businessman in a wind storm): **Terry Kadle**



Costume winners: Aiden Thomas,  
Trinity Perry & Terry Kadle



Half the group



Elizabeth Barlow



Claudia Chetney



The other half

## Holiday Hours

### Martin Luther King Jr. Day Monday, January 17th

Plant office open 9 to 4.  
George Street office closed.  
Hillside branch closed.  
Hospital office closed.

### Presidents' Day Monday, February 21st

Plant office open 9 to 4.  
George Street office closed.  
Hillside branch closed.  
Hospital office closed.



### *New space at the hospital*

Representatives from Compass Credit Union stand in the new credit union office at Oswego Hospital. From left to right are hospital employees Don Bucher and Joanne Gardner, who serve on the Compass Board of Directors; Compass Manager Tom O'Toole; and Tammy Raponi, a Compass member service representative.

## BJ's Wholesale Club offers discounted memberships to Compass CU members

For a limited time, Compass members who are interested in buying or renewing a membership at BJ's Wholesale Club off Route 481 in Clay can sign up for a reduced price through the credit union. Compass members must pick up and return their application at a credit union office.

**Signup period: February 14 - 28**



Pick up and return your BJ's application at a Compass office. You cannot submit a Compass application in person at BJ's.

*Please note: Compass will provide membership prices and terms as soon as we receive them from BJ's. This information was not available at the time this newsletter went to print.*

## Meet Danielle Cloonan of our Compass staff

Member representative Danielle Cloonan was attracted to working at Compass because she enjoys working with people and being close to the majority of her friends and family, who live in Oswego. Danielle, 26, joined the credit union about seven months ago, in June of 2010.

"I really like my co-workers and just interacting with people," she said.

These days, however, Danielle's energies have also been focused on a major milestone in her life: getting married. She and her fiancé, John Fox Jr., are set to tie the knot September 24th in Oswego. The church, reception, photographer, cake and wedding dress have all been arranged, but a flurry of details remains to be done. In the meantime, Danielle is studying for her master's degree in guidance counseling. She takes online courses part-time through Mercy College in New York City.

Danielle grew up in Oswego with her mother, Lorrie, who works in the business department of St. Luke's Health Services, and her father, Dan, who works for the Land Air Express trucking company in Syracuse. She has two siblings: an older brother, Christopher, who works in the music department at Appalachian State University in North Carolina; and a younger sister, Marykay, a zoology major at SUNY Oswego.

Danielle graduated from Oswego High School in 2003 and earned her bachelor's degree in criminal justice and psychology from Buffalo State University in 2007. After the wedding, she and her husband plan to remain in the Oswego area. John works nearby, at the James A. Fitzpatrick Nuclear Power Plant in Scriba.

At Compass, Danielle has learned a great deal about the day-to-day operations of the credit union and has become more acquainted with our members.

"I enjoy it," she said. "I'm just a really big people person."



*Danielle Cloonan*

## Important notice about STUDENT LOANS

Due to federal regulations, Compass members who are approved for student loans will now have to wait **three business days** to receive their money once the loan contract has been signed. Please give us a call at 342-5300 if you have any questions.





## Thinking of Others

### Compass members donate holiday gifts

Once again, members of Compass Credit Union responded in a compassionate way this holiday season to three "Giving Trees" located in our plant, George Street and Hillside offices. The gifts were donated to local children through the Oswego County Mental Health Department. **In the photo at left**, Compass members **Lynne and Dean Harper** stand among the donated toys and gifts at the credit union's main office on George Street. The Harpers donated a purple girls' bicycle (in photo) and a pink helmet. In addition to the giving trees, the staff at Compass also provided gifts and food for a family in need through the Oswego School District.



## Students learn importance of saving in expanded "Bank at School" program

This year, students at Kingsford and Leighton elementary schools in Oswego joined our Compass "Bank at School" program, which is primarily designed to help students learn about the importance of saving money. Last year, the program began at Riley Elementary School, which is still participating.

Once each month, students bring their savings to school and receive a small prize for each deposit. At the end of the school year, students will get a chance to win bigger prizes, including the grand prize of becoming a "Millionaire for a Day." The "millionaire" gets a limo ride to school and a class pizza party.

In the photos, from left to right, are **Jessica Brooks** of Leighton, **Josh Sterio** of Kingsford and **Joey Faul** and **Alexis Williams** of Riley.



## Fraud alert: Protect yourself from scams

Compass would like to remind our members to never give out credit card, debit card, gift card numbers or other account information over the phone. In December, Compass was notified of a scam in which members received a phone call requesting this information. This was not a legitimate request; Compass will never ask for this information over the phone. If you *did* give out this information, please give us a call at 342-5300.

## Thank you

Compass would like to thank the volunteers who serve on our Board of Directors and Supervisory Committee for their service.

Board volunteers are George DeLong, Don Bucher, Mike Ferlito, Joanne Gardner, Jason Guido, Sue Naylor, Don Piazza, Joyce Pritchard and Mike Wheeler.

Volunteers on the Supervisory Committee are Gary Brown, Bob Noyes, Mike Wheeler, Eric Mai and Jamie Leszczynski.

### 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).

#### 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.*



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



National Credit Union Administration  
A U.S. Government Agency



AMERICA'S  
CREDIT UNIONS