

# 52 YEARS OF SERVICE

## ANNUAL MEETING IN MARCH THIS YEAR

On Wednesday, March 21, 2018, Compass Credit Union invites you to attend its 52nd Annual Meeting to be held at the Elks Lodge in Oswego. The Annual Meeting is a yearly gathering of credit union members, representatives, and staff that provides opportunities for updates, discussion, and decision-making. By attending the Annual Meeting, you will learn about the credit union’s successes and events of the previous year. You will receive updates about the credit union’s financial status, products, and services; and you will hear what is planned for the upcoming year. In addition, you will have the opportunity to make your voice heard through an open question-and-answer forum and the election of members of the Credit Union Board of Directors.

The Board of Directors is a group of elected credit union members who serve as volunteers and are entrusted with the responsibility of the general direction and control of the credit union. Directors, with staggered terms, are elected by the membership in attendance at annual meetings. In 2018, there will be a vote to fill the four vacancies on the Board of Directors, three for a 3-year term and one for a 2-year term. If you are interested in running for one of these open positions, contact either Mike Pisa (michael.pisa@oswego.edu) or Lisa Distin-Hoefer (lmdistin@hotmail.com). Your application must be submitted by March 1st in order to be placed on the ballot.

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### Holiday Hours

**Martin Luther King Jr. Day**  
 Monday, January 15th  
 All offices closed

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**Presidents’ Day**  
 Monday, February 19th  
 All offices closed

## JOIN US FOR OUR 52<sup>nd</sup> Annual Meeting

**WHEN:** MARCH 21, 2018 | EVENT BEGINS AT 6PM  
**WHERE:** OSWEGO ELKS LODGE, 135 W. 5<sup>TH</sup> ST.  
**COST:** \$8 FOR MEMBERS | \$15 FOR GUESTS  
**RSVP:** PURCHASE TICKETS AT ANY COMPASS OFFICE BY MARCH 16<sup>TH</sup>

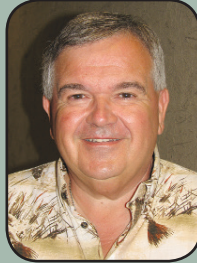
EVENT INCLUDES A HEARTY BUFFET DINNER, A COMPLIMENTARY GIFT, BEVERAGES, AND A CHANCE TO WIN SEVERAL CASH PRIZES. IN ADDITION, ATTENDEES WILL RECEIVE A PROGRESS REPORT ON THE CREDIT UNION AND A CHANCE TO VOTE FOR REPRESENTATIVES ON OUR ALL-VOLUNTEER BOARD OF DIRECTORS.



## A MESSAGE FROM THE BOARD

Dear Compass Members:

It was just about this time last year when we announced that our Bank at School program would be expanding to Oswego High School. Through collaboration with the administration, teacher, Mr. Ben Richardson, and students in the OHS Inc. Business class, Compass opened up its smallest “branch” in April 2017. With mentoring and support from Compass staff, OHS Inc. students staffed the classroom-based office to provide their classmates, teachers, and other high school staff access to Compass services a few times a week. Through this hands-on experience, the students built financial knowledge and honed their professional communication skills.



After a successful run from April to June 2017, Oswego High School not only invited Compass Bank at School program back, but also provided us a more visible location: the school cafeteria. In the 2017-18 academic year, we are again collaborating with Mr. Richardson and his students to deliver credit union services in the high school and provide experiential learning for the young people enrolled in this class. The visibility of the credit union has increased everyone’s awareness of our presence, and has created opportunities for additional growth. With Bank at School now in every Oswego school, from elementary to middle to high school, Compass is excited to be able to serve its young members in strong and continuous ways. It is our hope that, through Bank at School at all levels, we can build financial relationships that will last through college, career, and beyond. I must admit that it is indeed exciting to see the good things that the Credit Union is doing for our members and to see our membership continue to grow.

Wishing you all a healthy and prosperous New Year!

**Mike Ferlito, Board President**

**BALANCE TRANSFER**

Compass credit union

1,234 5678 9876 5432  
1234 VALID THRU 12/99  
CARDHOLDER VISA

**5.9% APR\***  
UNTIL THAT BALANCE IS  
**G O N E**

**PLUS NO TRANSFER FEE**

\*APR= Annual percentage rate. Balance transfer rate is for one-time transfers only. Rate will not apply to future balances. No transfers allowed from existing Compass accounts. Balance transfers are not eligible for Visa rewards points. Member must qualify. Offer ends March 30, 2018.

## ANOTHER SUCCESSFUL GIVING TREE

We owe our members a big THANK YOU! Once again, Compass members showed their true holiday spirit by giving generously to our giving trees at our George St., Hillside, Fulton, and Novelis offices! The toys, bikes, and clothes were donated to families in need in Oswego County. In the photo below member service representatives, Veronica Blandford and Kelly Sheridan, stand amid the holiday gifts gathered around the tree at our George St. office.





# IN THE SPIRIT OF CHRISTMAS

With a little Christmas spirit in mind, Compass has donated \$3,900 to seven Oswego schools that participate in our Bank at School program. We have donated \$300 to Trinity Catholic School, \$600 to Oswego Middle School, and Fitzhugh, Kingsford, Leighton, Minetto, and Riley Elementary Schools. The money helps the schools to provide winter clothing and other necessities for the children who need them most.

**Leighton:** In back: Principal Kara Shore, School Nurse Jennifer Sharkey, Guidance Counselor Molly Maroney. In front: Bankers Xavier Bigby, Charlie Churchio.

**Trinity:** In back: Principal Barbara Sugar, Bankers Thi Huynh, Liliana Springston, Edy Livingston, Moria Spiegel, Ian Windsor, Compass Marketing Administrator Danielle Britton. In front: Lucy Spiegel, David Curry, Ian Cady.

**Minetto:** In back: Principal Jennifer Sullivan, School Nurse Amy Waters. In front: Bankers Rilyn Roberts, Emma Terzulli, Sohpia Terzulli.

**Kingsford:** In back: School Nurse Therese Stevens, School Principal Mary Volkomer. In middle: Compass Volunteers Rose Vinciguerra, Nancy Lalik. In front: Bankers Sophia Cahill, Tanner Palmitesso.

**Oswego Middle School:** In back: Compass Member Service Representative Margie Sincavage, Assistant Principal Sam Spaulding, Guidance Counselor Kathy Pearson. In front: Bankers Matt Metott, Ethan Seidel.

**Riley:** In back: Compass Supervisory Committee Member Gary Brown, School Nurse Mae Pensero, Kathy Auyer, Ashli Dening. In front: Compass Volunteer Data Mullen, Bankers Brayden Lee, Zachary Truell, Lucas Crannell.

**Fitzhugh:** Compass Marketing Administrator Danielle Britton, Bankers Caylyn Salmonsen, London Anderson, Mariah Gillette, School Nurse Karen Kirwan.



**KINGSFORD**



**OMS**



**RILEY**



**FITZHUGH**



**LEIGHTON**



**TRINITY**



**MINETTO**

## BJ'S CLUB PROMOTION

Join or renew your BJ's Club membership at any Compass office for \$40 plus tax (regular price \$50 plus tax) and receive a second household membership card and extra month of membership for FREE! Renew early to add 13 months to the end of your current membership. Rewards members can sign up with the same perks at \$80 plus tax. This special offer is not available at any BJ's Club location.

### 2018 SIGN UP DATES:

- March 19-31
- June 18-30
- September 17-29
- December 17-29



# SAVE THE DATE

## 7<sup>TH</sup> ANNUAL CHARITY GOLF OUTING

FRIDAY, JUNE 29, 2018



BATTLE ISLAND GOLF COURSE  
2150 NY RT-48  
FULTON, NY 13069

## COMPASS OFFERS COLLEGE SCHOLARSHIPS

Compass Credit Union is again sponsoring multiple scholarships to support its members' higher education goals. High school seniors who are Compass members are eligible to apply for the scholarship that Compass Credit Union co-sponsors with the New York Credit Union Association or for one of Compass's own scholarships. Compass annually provides two scholarships for graduating high school seniors worth \$4,000 apiece. In addition, Compass recognizes

that students engaged in continuing education beyond high school also benefit from scholarship support.

Therefore, we offer a one-time \$1,000 continuing education scholarship for a Compass member who has already graduated from high school and is pursuing additional education.

To apply for any of these scholarships, you must be a Compass Credit Union member who is either graduating from high school in 2018 or who graduated in 2017 or earlier

graduate (for the \$1,000 continuing education scholarship only). You can download an application online at [www.compassfcu.com](http://www.compassfcu.com) or pick one up at any Compass office. Deadline for application submission is 5:00 p.m. on Friday, April 13, 2018.



## NEW EMPLOYEE SPOTLIGHT



Holly Abtey is one of the new faces at Compass Credit Union. Her role here is a member service representative. Holly lives in Oswego with her husband and two sons (ages 4 and 1). Prior to joining us, she worked as a server and manager for seven-and-a-half years at a local restaurant. When she is not at work, she enjoys spending time with her family, which includes dance parties with her 4-year-old and game nights with her five brothers and her sister, all of whom live in the area.



Kelly Sheridan is the newest addition to the Compass Credit Union family. Her role at the credit union is a member service representative and marketing associate. She has previous experience in graphic design, customer service and the print industry. In her free time she enjoys spending time with her two daughters, pursuing artistic venture and exploring nature.

**Be sure to say hello next time you see these ladies!**

## 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