



Compass redit union

POINTING THE WAY

Build Play Grow with CMOO & Compass



Left to right: Joyce Pritchard, Michael Pisa, Joanne Gardner, Darcy Antonucci, Tom O'Toole, Jill Shaver, Lisa Distin-Hoefer & Mike Ferlito

In continuing with the tradition of supporting our community, Compass FCU has donated \$5,000 to the Children's Museum of Oswego (CMOO). This contribution will help CMOO motivate local children to learn, discover, create and explore through the power of play! CMOO plans to build a one-of-a-kind learning space that will develop essential skills, inspire creativity, nurture discovery and promote lifelong learning.

To learn more visit CMOO.org or visit them on West Bridge St. in Oswego where there's discoveries around every corner!

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Wherever you live, make it yours with Compass'

HOME IMPROVEMENT LOAN

- Rates as low as 6.00% APR*
- No appraisal requirements
- Borrow up to \$20,000
- No closing costs
- NOT a Home Equity
- No equity required



Paint the Exterior
Remodel the Kitchen
Update the Windows
The Choice is Yours!

*APR = Annual Percentage Rate.
Credit score determines rate. Members must qualify. Must be a homeowner.
Term up to 60 months. Offer ends June 30th, 2018



Holiday Hours

Memorial Day
Monday, May 28th
All offices closed

Independence Day
Wednesday, July 4th
All offices closed

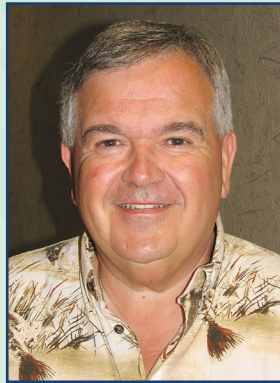


www.compassfcu.com

A Message from the Board

Dear Compass Members:

What a great turnout at this year's Annual Meeting with over 250 members! With all the credit unions struggling out there, it is amazing to see how Compass is flourishing with the trust of our loyal members. We're fortunate to have a dedicated management team, staff and volunteers. We continue to grow and offer services with a smile.



One of the many topics of the evening was the expansion of our Premier Checking program to **all members**. This checking account pays 1.25% APY (annual percentage yield) on balances up to \$25,000. Check out the back of this newsletter for more details.

Compass manager, Tom O'Toole, and I are pleased to announce that Compass is purchasing land in Fulton for our newest branch. Compass carefully reviewed multiple properties and decided to purchase 2 lots next to the DMV across from Mimi's Dinner. The building will be approximately 2400 sq. ft. We're excited to continue serving and supporting the Fulton Community with this new full service branch including 2 drive-thru lanes, a drive up ATM and a coin machine inside. Construction is estimated to take a year.

Here's wishing everyone a wonderful Spring season. Have fun and enjoy!

Mike Ferlito, Board President

Save the date

.....
Friday, August 3rd

2018 Annual Picnic

On the lawn outside of our main branch at
131 George Street, Oswego

Spring Loan Special

*Borrow up to \$2,000 at
6% APR*
for up to 12 months*

**APR=Annual Percentage Rate.
Member must qualify.*

Special offered from April 1st to June 30th, 2018

Scholarship Deadline Fast Approaching

Need money for college? Compass is currently offering two college scholarships worth \$4,000 each for graduating high school seniors who are Compass members.

In addition, Compass is also offering a one-time scholarship of \$1,000 for a Compass member who is continuing education. This scholarship applies to anyone who wants to attend a trade school or pursue a bachelor's degree, master's degree, etc. Applicants must be a Compass member for at least two years. Previous Compass scholarship winners are not eligible for this award.

Stop by any of our locations or visit our website, www.compassfcu.com, for applications.

Compass has been awarding college scholarships to graduating seniors since 1992.

The deadline to apply is Friday, April 13th.

Compass 52nd Annual Meeting

An evening filled with excitement as members enjoyed dinner, gifts and speeches at the Oswego Elks Club to celebrate Compass' 52nd Anniversary. With over 7,000 members and 56 million dollars in assets, Compass continues to grow and strengthen with the community.

We had 8 members running for the Board of Directors this year. Congratulations to the 4 winners: Darcy Antonucci, Joanne Gardner, Joyce Pritchard and Lisa Vinciguerra on being re-elected to the Board.

With ten \$50 cash prize winners, Compass gave away a whopping \$500! The 50/50 raffle also came in high with Beth Cole winning \$405 and choosing to donate \$405 to Oswego Industries.

Thank you to all the members, staff and volunteers for another successful year!



Compass' 52nd Annual Meeting Celebration at the Oswego Elks Club



Left to right: Joanne O'Toole with the Ferlito Family & Patrick Fasulo



Joanne & Tom O'Toole



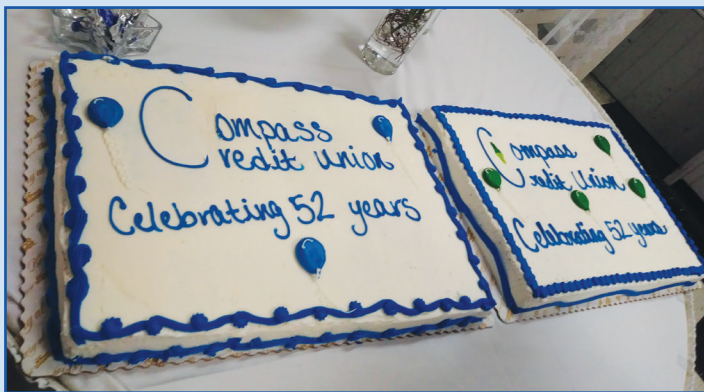
Left to right: Pat & Leigh Shortslef, Linda Cole, Rick & Kim Breitbeck
Front row: Grace & Jim Brancato



Tom O'Toole with prize envelopes designed by Holly Abtey



Left to right: Matt Musico, Darcy Antonucci, Darrell & Joyce Pritchard



Left to right: Debbie Delong, Denise Grinnell, Debbie Rood, Lisa Distin-Hoefer, Nancy & Chuck Davis

Member Exclusive

SimplyCredit - A New Way to Manage Your Cards

With a SimplyCredit line, you'll keep the convenience and rewards points that come with credit cards but eliminate the high rates, numerous fees and penalty prices

compassfcu.mysimplycredit.com

7th Annual Charity Golf Outing

Benefiting



Registration limited to 20 teams

Sign up today!* Download the registration form at www.compassfcu.com or fill one out at any branch

Registration: 7:45 am • Shotgun Start: 8:30 am

4 person Captain & Crew
\$65/Members • \$75 Guests
Includes
Golf Cart, Greens Fee & Dinner

Skins / \$20 per team
Raffles / \$1
3-Putt Contest / \$5
Sponsor a hole / \$100

Friday, June 29th, 2018

Battle Island Golf Course

**Must be 21 years old or older to play*

Introducing Premier Checking

for all Compass Members

Earn 1.25% APY*

on balances up to \$25,000

Here's how:

- **Maintain a \$1000 daily minimum balance**
- **Use your debit card at least five times per month****
- **Have Direct Deposit, E-Statements & Online Banking*****

*APY= Annual Percentage Yield

**Transactions must be posted by 5pm on the last day of the month

***Existing Premier Checking accounts are not required to add E-Statements and Online Banking

Compass Locations and Hours of Operation

Main Office:

131 George St., Oswego
Phone: 315-342-5300
Hours:
Mon. - Wed. 9 am to 4 pm
Thurs. & Fri. 9 am to 5 pm
Sat. 9 am to noon

Fulton:

23 Canalview Mall, Fulton
Phone: 315-593-8443
Hours:
Mon. - Fri. 9 a.m. to 5 p.m.

Oswego Hospital:

110 W. 6th St., Oswego
Phone: 315-349-5562
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

Hillside Plaza:

7 Fourth Ave., Oswego
Phone: 315-207-0390
Hours:
Mon. - Fri. 9 a.m. to 5 p.m.

Novelis:

P.O. Box 5160
Phone: 315-349-0116
Hours:
Mon. - Fri. 9 a.m. to 4 p.m.
(Closed daily for lunch 12:45 to 1:15 pm)
Sat. & Sun. Closed

SUNY Campus:

150B Marano Campus Center, Oswego
Phone: 315-312-2191
Hours:
Mon. - Fri. 11:30 a.m. to 4 p.m.
Open 9 am Wed. paydays

Davis-Standard:

46 N. 1st St., Fulton
Phone: 315-593-0225
Hours:
Thurs. & Fri. 9:15 am to 10:15 am

Email:

memberservice@compassfcu.com

24-hour phone access:

315-349-0123

Visit our website: www.compassfcu.com

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



Equal Housing Lender



National Credit Union Administration
A U.S. Government Agency