

*It's time
to reward
yourself.*

**Compass VISA Platinum
with REWARDS Credit Card**

Sign up or switch to our
VISA Platinum with Rewards
Credit Card and be eligible for

\$50

CASH or VISA Gift Card

A VISA Platinum with Rewards Credit Card offers 1 point for every dollar spent on everyday purchases, which means you can redeem those points to earn gift cards, cash, travel vouchers and more, with hundreds of retailers to choose from. You also enjoy:

- ✓ Rates as low as 9.9%*
- ✓ No balance transfer fee
- ✓ No annual fee
- ✓ A 25-day grace period



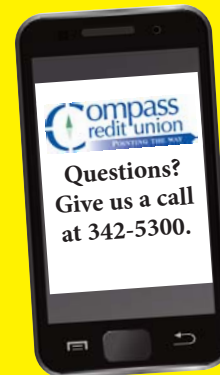
*This offer runs from
October 1st - December 30th.*

*Members must qualify. The \$50 cash or gift card will be awarded if a member makes at least \$2,000 in purchases in the first three months. ATM withdrawals and cash advances do not qualify for rewards points. The 9.9% rate is with automatic payment. Otherwise, the rate is 10.9% for purchases and 12.9% for cash advances.

ENJOY ONLINE BANKING FROM
THE PALM OF YOUR HAND.

**MOBILE
BANKING**

- Free
- Fast
- Secure



Questions?
Give us a call
at 342-5300.

Compass members now have an easy way to do online banking on their smart phones.*

- ✓ Check balances
- ✓ Transfer funds
- ✓ View transactions

To get started, type this address in your phone's web browser:
m.flexteller.net/aef

Follow the same prompts as online banking.

GOT E-MAIL?

**YOU COULD
WIN \$100!**

Give Compass your new or updated e-mail address and we will put you in a drawing for \$100.



Just stop by any Compass office to enter.

The drawing will take place November 1st. We will notify the winner by e-mail.

**IT'S OUR ANNUAL
HALLOWEEN COSTUME
PARTY!**

Our celebration includes two hours of "Cosmic Bowling," shoe rental, pizza, soda & prizes for scariest, cutest & cleverest costumes.

**Don't delay!
Please RSVP before
Oct. 18th by calling
342-5300.**

When: Sunday, October 23rd
Noon to 2 p.m.

Where: Lighthouse Lanes

Cost: Free to Young Bucks & Teen Tycoons; \$10 for others

A message from the Board Remembering a man with a vision

Dear Compass Members:

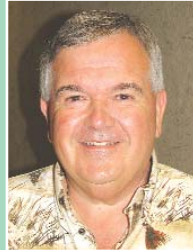
As we celebrated our 45th anniversary on August 19th with a delicious chicken BBQ, I couldn't help but think about how far our credit union has progressed in these past 4 1/2 decades – and especially of the one man whose vision and dedication made it all happen.

I would like to pay tribute to this man, whose goal in 1966 was actually quite simple: to create and establish a way for Alcan employees to save for the future. This vision, paired with the \$25 in his pocket, unfolded into a tiny operation that was first called "Oswego Aluminum Employees' Credit Union." In 1967, just one year after this vision became a reality, membership at the credit union totaled 74, and assets at year's end were \$294.50. This man, the one who started it all, was Joseph "Papa" Manale.

From that humble beginning, our credit union has grown and thrived. We now have nearly 5,000 members and \$30 million in assets. Our 45th anniversary found us financially strong. I'm sure the celebration would have put a big smile on "Papa" Manale's face, had he still been living today. We are thankful, and will always be, for what he had the courage to pursue.

For those of you who could attend the celebration picnic, I thank you for coming. I would also like to thank all of our members and our Compass staff, including General Manager Tom O'Toole and Assistant Manager Denise Grinnell, for the overall success of the credit union. I look forward to doing something similar, even bigger, to celebrate our 50th.

**Mike Ferlito, President of the Board of Directors
Compass Federal Credit Union**



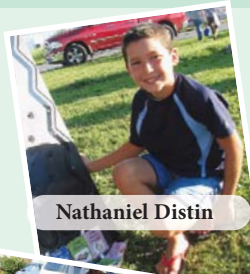
**Mike Ferlito,
Board President**

Large crowd gathers for 45th anniversary picnic

About 350 members and guests celebrated our credit union's 45th anniversary on August 19th by joining us for a free chicken BBQ in the grassy field outside our George Street office.

Member Roger Wallace catered the celebration with a feast of chicken, hamburgers, hot dogs, salt potatoes and salad. The celebration also included a bounce house, a "Plinko" game with free gifts and more than 30 raffle prizes. Guests received a free portable cooler and tumbler for attending.

Compass would like to thank everyone who attended and all the businesses who donated raffle prizes. We would also like to thank all of our volunteers, including those from our Board of Directors and Supervisory Committee. Finally, a special thanks goes to Novelis, which donated the free use of tables, cones, garbage cans and recycling bins.



Nathaniel Distin



**Compass Manager Tom O'Toole
(in green) with Art D'Amico**



**Niah Dawson &
Kiara Barton**

INTERNATIONAL CREDIT UNION DAY



**Stop by any
Compass branch
for complimentary
refreshments on
October 20th.**

Celebrate why more and more people are turning to local, non-profit credit unions for better rates and services.

Holiday Hours

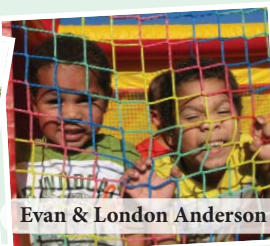
- ▶ **Columbus Day
Monday, October 10th**
Plant office open 9 to 4.
George Street office closed.
Hospital office closed.
- ▶ **Thanksgiving Day
Thursday, November 24th**
All Compass offices closed.
- ▶ **Christmas Eve Day
Saturday, December 24th**
All Compass offices closed.
- ▶ **New Year's Eve Day
Saturday, December 31st**
All Compass offices closed.
- ▶ **Veterans' Day Holiday
Friday, November 11th**
Plant office open 9 to 4.
George Street office closed.
Hospital office closed.
- ▶ **Day after Thanksgiving
Friday, November 25th**
Plant office closed.
George Street open 9 to 5.
Hospital office open 11 to 4.
- ▶ **Christmas Day Holiday
Monday, December 26th**
All Compass offices closed.
- ▶ **New Year's Day Holiday
Monday, January 2nd**
All Compass offices closed.

You can also check for holiday closings at www.compassfcu.com.

Happy holidays to you and your loved ones from Compass Credit Union!



Megan & Pat McCarey



Evan & London Anderson



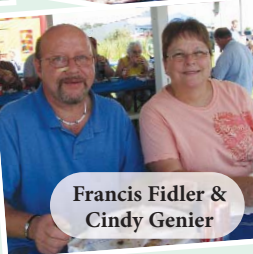
Santa & Charles Miller



Volunteers Joanne Gardner & Don Bucher, left



Joe & Gwen Vickery



Francis Fidler & Cindy Genier

Grand prize winner

Gary Gabrielle had his name pulled from the hat during our 45th anniversary celebration to win the grand prize of \$200, courtesy of Compass.



Our Raffle Prize Winners

- **Compass Credit Union:** \$25 gift card, Ruby Tuesday's:
Winner: Colton Brown
- **Lighthouse Lanes:** \$25 gift card, Canale's:
Winner: William Ruggio
- **Ponderosa:** \$20 gift card, Oswego Theater:
Winner: Greg Hoefler
- **Price Chopper:** Grilling Tool Set:
Winner: Dan Corbett
- **Stability Fitness:** Rolling Cooler:
Winner: Wayne Myers
- **AXA Financial:** Six sports and camping prizes:
Winners: Amy Quonce, Ann DeSchambeau, Paul Furman, Claudia Henderson, Edna Angelina, Jeremy Benoit
- **Haylor, Freyer & Coon:** Ten \$25 gas cards:
Winners: Mike Malone, Pat Seinoski, Bob Thompson, Tamara Ackerman, Dan Sawyer,
- **Joe Cernaro, Paul Corbett II, Mike Ferlito**
- **Free Cosmic Bowling:**
Winner: Dante Fragale
- **Two free buffets;** box of 50 wings:
Winners: Helen Cox, Bob Kline, Debra Ford
- **\$25 gift card:**
Winner: Sarah Thomas
- **Three 3-month memberships:**
Winners: Peg Laird, Matt Taormina Jr.
- **T-shirt & coupons:**
Winner: Evelyn Merrill
- **Thunder Road Bar & Grill:** \$25 gift certificate
Winner: Marsha Cummins
- **Walmart:** Two Slip 'n' Slides, a Bubble Gun:
Winners: Robert Lewis, Judy Izzo, Lumina Spedding

Compass donates \$6,777 for infant apnea monitor at Oswego Hospital

Infant care at Oswego Hospital received a big boost this summer from Compass Credit Union, which donated a \$6,777 pediatric apnea monitor to help caregivers track breathing and heart irregularities in newborns and other babies.

Nancy Deavers, Oswego Hospital Vice President and Chief Operating Officer, said the state-of-the-art monitor replaced two older machines that tracked breathing and heart rates separately. The new monitor has the capability to monitor both of these vital signs at the same time. Apnea, defined as a pause in breathing for more than 20 seconds, is often accompanied by drops in heart rate.

"We are very excited to have this new piece of equipment and are grateful to Compass for its generosity," Deavers said.

Compass operates a branch inside the hospital for hospital employees only.

"We are very fortunate to have this relationship with Oswego Health, and we are certainly very pleased to be able to donate this valuable piece of equipment for such a worthwhile cause," Compass Manager Tom O'Toole said.

In the photo, from left, are Nancy Deavers; Valerie Favata, Oswego Hospital associate administrator for nursing; Mike Ferlito, president of the Compass Board of Directors; Kim Hyde, clinical manager of the Pediatric Department; Tom O'Toole; and Don Bucher, Oswego Health buyer and Compass Board member.



NOW ON SALE

"Enjoy the City"
Coupon Books
\$20 each

This book offers hundreds of money-saving coupons at a variety of Central New York businesses. Stop by any of our Compass branches to purchase one. Supplies are limited.

Consider volunteering ...

Compass is looking for volunteers to help up to 3 1/2 hours per month with our "Bank at School" program in local elementary schools. Volunteers would help staff a table from approximately 11 a.m. to 1:30 p.m. once each month to collect deposits. If you are interested, please contact Jackie Wiegand at 342-5300 or jwiegand@compassfcu.com.



Skip a Loan Payment

For most people, finances get tight during the holiday shopping season. That's why Compass is offering its annual skip-a-payment option in December to all members who are in good standing. The offer applies to all loans except the following:

- Mortgage and home equity loans
- Computer loans
- VISA cards
- Interest-only student loans
- Any loan paid by disability insurance

To sign up, fill out the coupon at right and return it to Compass before December 1st.

Skip a Payment

Yes, I would like to skip my December 2011 loan payment(s) at Compass Credit Union. I understand that any life insurance or disability insurance will not be extended on my loan(s).

Account number: _____

Name(s): _____

Loan Types: _____

Signature _____

Co-Signer/Co-Applicant Signature (if applicable) _____

Offer ends 12/1/11

It's our annual holiday LOAN SPECIAL

Get up to **\$1,500** @
7% interest*

Offer runs October 1st through
December 24th.

* Members must qualify. Repayment plan is up to 1 year. This promotion cannot be used with any other promotion.

Changing jobs?
Want better control over your finances?
Rolling over a 401(k)?
We can help.



Call AXA Financial Consultant
Angela Renna today to set up a
free appointment at Compass.*

E-mail: Angela.Renna@axa-advisors.com

Phone: (315) 699-3424 Online: angelarennac.com



* Compass has teamed up with AXA Advisors, LLC, to provide financial services for our members but is not responsible for its investment advice or other services. Securities offered through AXA Advisors, LLC (NY, NY 212-314-4600), member FINRA, SIPC. Investment advisory products and services offered through AXA Advisors, LLC, an investment advisor registered with the SEC. Annuity and insurance products offered through AXA Network, LLC and its insurance agency subsidiaries. GE-55125a (5/10)

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.

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

* For employees only

You can never go wrong with a VISA Gift Card, now available at any Compass location. The cards are good at millions of retail and online stores.

VISA Gift Cards are perfect gift because they let your loved ones choose what they *really* want for Christmas, birthdays, holidays or any special occasion.

VISA
GIFT CARDS

The perfect gift!

Cards can be purchased in amounts from \$10 to \$500. A \$2 processing fee applies.



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



National Credit Union Administration
A U.S. Government Agency



AMERICA'S
CREDIT UNIONS