

Do you have an auto loan somewhere else?

Refinance with Compass and SAVE!

Apply online at
compassfcu.com, stop by
one of our offices or
call 315-342-5300.

Bring your loan
to Compass and
get 1% off your
current interest
rate.*



**Rates as low
as 1.79% APR!**

*APR = Annual Percentage Rate. Discounted rates for loans transferred to Compass from another financial institution have a floor of 1.79% APR. This offer is available on new money only; auto loans currently financed through Compass cannot be refinanced with this offer. Compass will refinance up to 100% NADA retail value. Rates, terms and conditions subject to change based on creditworthiness, qualifications and collateral conditions. Offer ends 11/30/15.



Please RSVP by
Oct. 20th! Stop in or
call 342-5300.

HAPPY HALLOWEEN

It's a SPOOKTACULAR PARTY!

When: Sunday, October 25th,
Noon to 2 p.m.

Where: Lighthouse Lanes

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

Price includes two hours of "Cosmic Bowling,"
shoe rental, pizza, soda and prizes for scariest,
cutest and most original costumes!

HOLIDAY LOAN SPECIAL

See back page for details.

Compass Holiday Hours

All offices closed:

- Columbus Day**
Monday, Oct. 12th
- Veterans' Day**
Wednesday, Nov 11th
- Thanksgiving Day**
Thursday, Nov. 26th
- Christmas Day**
Friday, Dec. 25th
- New Year's Day**
Friday, Jan. 1st



Special holiday hours:

- Day after Thanksgiving:**
Friday, Nov. 27th
*George Street: Open 9 a.m. to 5 p.m.
*Novelis Office: Closed.
*Hospital Office: Closed.
- Christmas Eve:**
Thursday, Dec. 24th
*All offices open 9 a.m. to 1 p.m.
- New Year's Eve:**
Thursday, Dec. 31st
*All offices open 9 a.m. to 1 p.m.

SaveAround

coupon books for only...

\$20 each

This book offers hundreds of coupons at a variety of Central New York businesses. Proceeds will benefit local families in need during the holidays. Stop by any of our Compass branches to purchase one. Supplies are limited.

A message from the Board

Dear Compass Members:

I am always amazed at the number of volunteers who work exceptionally hard to make our credit union successful. Our annual community picnic was no exception. More than two dozen volunteers turned out August 21st to set up and organize tables, pop-up tents, umbrellas, waste receptacles, drink stations, face painting, games, a race-car display and more. These same volunteers stayed well into the evening to clean up. THANK YOU to everyone who was involved in this event.



Mike Ferlito

I would also like give a big shout-out to our friends at Garafolo's, which provided an excellent meal of Hofmann hot dogs, hamburgers, Italian sausage and sides. Joe and his crew did a fantastic job on both the food and the service for such a large crowd.

Next year, our annual picnic will change significantly, but in a very BIG and positive way. That's because Compass will be celebrating its 50th anniversary in 2016, a milestone that begets a much larger and more commemorative celebration. Again, credit union volunteers have joined with our Compass staff to plan the details of this event. Stay tuned for the details. We **know** you will not want to miss this celebration!

Finally, be assured that Compass Credit Union remains financially healthy and that we are always working hard to keep it that way. We look forward to celebrating a 50-year history that also bodes well for a strong financial future.

Until next time, I wish all of you and your loved a safe and happy fall and a joyous holiday season.

Mike Ferlito, Board President

Celebrating summer with a free picnic

More than 325 Compass guests descended on the field outside our George Street office for a free annual picnic on Aug. 21st that included free food, music, games, a bounce house, a race car and raffle prizes.

The purpose? To celebrate "a gorgeous summer day with our Oswego County community and thank our loyal members for their business and support," Compass Manager Tom O'Toole said.

Every picnic attendee received a complimentary insulated tote bag, courtesy of Compass. Garafolo's of Oswego provided the food.

Afterward, Compass extended a huge thanks to all of the volunteers, staff and vendors who worked hard to make the event a success.



Above: Children enjoy the bounce house at our community picnic.

Right: Alex Loomis enjoys sitting in a supermodified race car, courtesy of long-time Compass member Dennis Snyder and his son, Timothy.



Need a computer? A musical instrument?

Compass has both loans available at 6% APR!*

ANY COMPUTER

Borrow up to \$2,500 with a two-year repayment plan.



ANY INSTRUMENT

Borrow up to \$2,500 with a three-year repayment plan.



*APR = Annual Percentage Rate. Members must qualify.

Arriving this month: Pocket Calendars

WHILE SUPPLIES LAST: Compass will be offering free pocket calendars in every branch office. Call 342-5300 or stop in to see if they have arrived! One calendar per person, please.



Listen & learn with Compass podcasts!

Topics include good credit card choices for college students • the new "chip" cards • mobile banking madness • frauds & scams • more!

Visit compassfcu.com or wrvo.org to find our selection.



Scenes from the picnic

Top left: Students from Oswego High School volunteered at the picnic and helped with a face-painting tent, a Plinko game and a bounce house for the children. From left to right are Amber Cavalier, Lillian Distin, Logan Sullivan, Hunter Topley and Audrey Standish. **Top right:** Veronica and Jo Jones enjoy a free ice cream cone at the picnic.



Middle left: Compass Board members Lisa Distin and Don Bucher direct traffic at the picnic. **Middle photo:** Victor Sheldon enjoys a hamburger from Garafolo's, which catered the event. **Middle right:** Two picnic-goers dig into salt potatoes and baked beans.

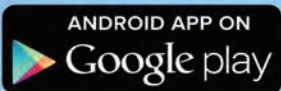


Bottom left: Tables start to fill with guests during the early stages of the picnic, which offered free food and plenty of sunshine. **Bottom right:** Musicians Dave Domicolo and Bill Barlow entertain the crowd.

DID YOU MISS OUR EXCITING NEWS?

Download our free **MOBILE APP**

Just search for **COMPASS CREDIT UNION** in these app stores:



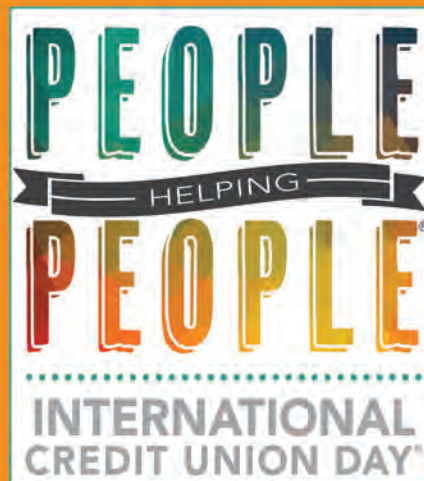
Our new app includes:

- Mobile Banking • Remote Check Deposit
- Updated Rates • Allpoint ATM Locator
- News • Hours and Locations • More

CELEBRATE WITH US!

INTERNATIONAL CREDIT UNION DAY

Stop by any Compass branch on **THURSDAY, OCTOBER 15th** to enjoy complimentary refreshments.



Why credit unions?
 Our not-for-profit status means lower interest rates on loans, higher yields on savings and nominal fees. When you join a credit union, you are an owner in that credit union. That's why credit unions continue to grow worldwide, with more than 217 million members in 105 countries!

In a tight spot? Skip a payment!



For most people, finances get tight during the holidays. That's why Compass is offering its annual "skip-a-loan" payment option in December to all members in good standing. The offer only 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 \$1,500 personal loan special)

To sign up, fill out the coupon on the right and bring it in before November 30th.

SKIP A PAYMENT

Yes, I would like to skip my December 2015 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 11/30/15

FREE SEMINAR ESTATE PLANNING

Date: Thursday, October 8th

Time: 3:30 to 5 p.m.

Place: Compass Credit Union
131 George Street, Oswego



Angela Renna

Join our financial consultant, **Angela Renna**, president of Sterling Financial Group, and estate planning expert Scott Koldin for a seminar you do not want to miss. Please *RSVP* by calling Angela at **699-3424** or e-mailing her at: **arena@sterlingcny.com**

Compass has teamed up with Sterling Financial Group to provide financial services for our members but is not responsible for its investment advice, products or services.

Offering John Hancock Insurance Products, Registered Representative Securities and Investment Advisory Services offered through Signator Investors, Inc., Member FINRA, SIPC, a Registered Investment Advisor. 9 Washington Square, Albany, NY 12205 518-452-8853. Sterling Financial Group, LLC is a separate entity from Signator Investors, Inc.



HOLIDAY LOAN SALE



\$1,500
@ 7% APR*

ENDS DECEMBER 24TH

*APR = Annual Percentage Rate
Members must qualify.

Did you know?

Compass offers free notary services for members at all our branch locations.

How to reach us

Main Office

131 George St.
Oswego, NY 13126
Phone: 315-342-5300
Fax: 315-342-5294

Novelis*

P.O. Box 5160
Oswego, NY 13126
Phone: 315-349-0116
Fax: 315-349-0631

*For employees only

Oswego Hospital*

110 W. 6th St.
Oswego, NY 13126
Phone: 315-349-5562
Fax: 315-216-4158

For the most up-to-date information, please visit compassfcu.com.



HOLIDAY GIFT SOLUTION

Get a Compass

VISA GIFT CARD



*A \$2 processing fee applies.
Up to \$1,000 can be put on a card.