

Fuel up on **BIG SAVINGS** at Compass Credit Union

FREE
\$50 GAS
CARD

with every
CAR & TRUCK
LOAN

Rates as low as **3.24%*** New, 48 months

Rates as low as 3.49%* for new, 60 months; or 3.99%* for used, 60 months

You'll also get a **FREE car cleaning package** valued up to \$50 from our neighbors at **Dynamic Sound & Security, 143 George St.**



* Rates reflect A+ credit and a 0.25% discount for automatic payment. Minimum loan amount is \$5,000. Offer does not apply to existing Compass loans. Members must qualify.

Offer runs April 1 to May 31st.

APRIL is YOUTH MONTH at Compass



Your child could win a bicycle or scooter!

Stop by our office at 131 George Street during the month of April and have your child guess the number of pennies in our penny jar. The best guess wins a free bicycle. Second place wins a free scooter. Children who are members will also receive small prizes just for visiting our Compass office and checking out our youth display.

April 15 deadline approaches for scholarship applications

REMINDER to all high school seniors:

Applications for a Compass college scholarship are due by 5 p.m. Friday, April 15th. Forms can be picked up at any Compass office or downloaded from the home page of our web site, www.compassfcu.com.

Compass will award three scholarships in all: two scholarships worth \$2,000 each, and one grand prize scholarship worth \$4,000.

Holiday Hours

Good Friday
Friday, April 22nd
Plant office closed.

Memorial Day
Monday, May 30th
All Compass offices will be closed.

Fourth of July Holiday
Monday, July 4th
All Compass offices will be closed.

DeLong honored for 17 years of service

George DeLong, the president of our Compass Board of Directors, has decided to step down after serving 17 years as a dedicated volunteer to the credit union.

George first joined the credit union in 1994 as a member of its loan committee. In 1997, he was elected to the Board and became president in 2006. He served in that role until 2008. A year later, in 2009, he again served as Board president until early this year.

DeLong was recognized in February at the credit union's annual meeting, where fellow Board member Mike



George DeLong at our annual meeting

Ferlito used one word to describe him – giving. George was also recognized for being 100% committed to the long-term health of the credit union and the welfare of its members and staff. We at Compass wish George and his family all the best.

A Message from the Board

Our credit union's 45th annual meeting drew a record crowd of 161 members to the Oswego Elks Lodge on February 17th. I would like to thank all of you who took part in this special event, which offered plenty of hot, delicious food for everyone. For those of you who could not attend, I would like to share some highlights.

First, three candidates were elected to fill three openings on our nine-member, all-volunteer Board of Directors. Incumbents Don Piazza and Mike Wheeler and one newcomer, Lisa Distin, were elected to three-year terms. Don, a 12-year Board member, currently acts as our treasurer. Mike, a four-year member of the Board, is our liaison to the credit union's Supervisory Committee. Lisa, an independent nurse, was elected to the Board after being nominated from the floor. All of us here at Compass would like to welcome her to our credit union. (Please see the related article about Lisa on this page.)

In addition to our annual election, the meeting offered up-to-date information about the financial health of our credit union, which we are fortunate to report as very strong. Our manager, Tom O'Toole, could not attend the meeting because of a pinched sciatica nerve, but he did provide a summary of our progress:

- Our membership family increased by 422 in 2010, an average of 35 members per month. That brought our total membership to 4,691 by the end of the year.

- Loans increased over the previous year by \$1.9 million, and savings increased by \$1.8 million.

- Our credit union assets are now approaching \$27 million, with capital at a healthy \$3.9 million.

Tom also listed positive changes to our operations, including the relocation of our offices inside Oswego Hospital and Novelis, our expanding Bank at School program, and our newly rented space at the George Street office to the insurance agency Haylor Freyor & Coon. Although we did decide to close our Hillside branch, given its low usage over the past three years, we do have a committee looking at options for another office, possibly in Phoenix.

Finally, it should be noted that this was my last annual meeting after serving 17 years on the Board of Directors, an experience I have greatly valued and enjoyed. Many of you have thanked me for my service, but I would also like to extend a heartfelt thanks to you – the Compass staff, the Board and our members – for all of the wonderful years I've had in this role. I wish you and the credit union all the best in the years ahead.

George DeLong
Board President



George DeLong
Board President

Compass celebrates 45 years at this year's annual meeting

Members who attended our annual meeting on Feb. 17th had a chance to win several prizes, including \$500 worth of cash prizes. Members could also purchase tickets for a 50/50 raffle. The 50/50 winner kept half the money; the other half went to a charity of his or her choice.

\$100 CASH PRIZE WINNERS:

Cathy Cusyck & Lonnie Moore



50/50 RAFFLE:

Lorraine Burke, left, won the 50/50 raffle and was able to keep \$217 for herself and donate the other half to the charity of her choice, the local chapter of the **American Cancer Society**.

Lisa Distin joins Compass Board

Lisa Distin, the newest member of our Compass Board of Directors, is an independent, private-duty nurse who has lived in the Oswego area for 24 years. She is the mother of four children – ages 24, 21, 12 and 9 – and a grandmother to two. She and her youngest children, Lillian, 12, and Nathaniel, 9, live in Scriba.



Lisa Distin

Lisa was elected to the Compass Board of Directors after being nominated on the floor at the credit union's annual meeting in February. The opportunity intrigued her as something interesting and challenging, she said, so she decided to give it a try.

Lisa's career as a private-duty nurse gives her the flexibility to attend monthly meetings of the Board, which meets in the afternoons. She also welcomes the chance to contribute to her community and hopes she can give the credit union a view toward the future, with policies and services that would appeal to her generation and beyond.

Although she has lived in the Oswego area for 24 years, her roots stretch across the country, to San Diego, California, where she was born and raised with two brothers.

Lisa is a first-generation American because her mother was born in Mexico. Lisa's grandfather had emigrated to the U.S. from Mexico after working exceptionally hard as a fisherman, specializing in tuna. After getting a sponsorship in the United States, he continued to work hard and eventually acquired a fleet of ships.

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Other winners:

- Marcia Dunning, \$50
- Dan Rupert, \$50
- Jamie Leszczynski, \$25
- Darrell Pritchard, \$25
- Barb Knosp, \$25
- George DeLong, \$25
- Scott Barnard, \$10
- Jim Brancato, \$10
- Ceil Bell, \$10
- John Cox, \$10
- Bob Pritchard, \$10
- Art D'Amico, \$10
- Claudia Henderson, \$10
- Kelly Woolson, \$10
- Dianne Curcuruto, \$10
- Diana Dalziell, \$10
- Denise Grinnell, \$25 Regal movie gift card
- Santa Miller, \$30 Bridie Manor gift card

Meet Tammy Raponi, Compass member representative

Tammy Raponi is a familiar face at Oswego Hospital to Compass members who visit our office on the first floor, just past the cafeteria. Tammy has worked at the credit union for six years, including the 4 1/2 years before the hospital's credit union merged with Compass in the fall of 2009.

"I've always enjoyed working with the public," she said. Tammy grew up in Fulton as the oldest of nine children to parents Patricia and Gene Arnold Sr., who still live in the area. As a teen-ager, she started working at Kentucky Fried Chicken in Fulton and moved on to a variety of jobs that included 10 years of waitressing at her father-in-law's restaurant, the Kountry Korner, at East Fourth and Bridge streets in Oswego.

"He was the best cook around," Tammy said of her boss, the late Anthony Raponi.

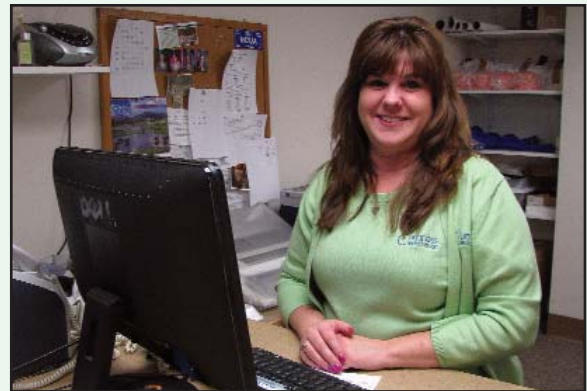
Tammy joined Oswego Hospital in December of 2004, working in the housekeeping department before switching to linens in 2006. When the hospital's credit union needed some help in 2005, Tammy applied and added that work to her daily tasks. Later, in 2008, she became the credit union's manager.

Outside of work, Tammy spends most of her time with her family. She and her husband, Eric, have two teen-age daughters: Tiffany, 19, who's in college, and Kristina, 16, a sophomore in high school. They live in New Haven.

Tammy loves any activity that takes her outdoors, from planting flowers to camping to four-wheeling. From May until September, she and her husband spend every Friday night at Oswego Speedway, where Eric – a contractor by day – drives senior champ kart #83. He's been doing it the past five years.

"I definitely love the racing," Tammy said. At Compass, Tammy also enjoys her job – just like she loved her very first teen-age job at KFC – because she likes the interaction with people. When the Compass office moved last fall from the third floor to the first floor of the hospital, Tammy had no problem with the switch.

"It has much more activity, so of course I love it," she said.



Tammy Raponi



Spring LOAN SALE

\$1,500 @

7% interest*

Offer runs April 1st
through June 30th.

* This loan has a repayment plan of up to one year.
Members must qualify.

Distin elected to Compass Board

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"That's one thing he really implemented in all of us, the need to work hard," she said.

After high school, Lisa moved to Virginia Beach to live with her mother and step-father, who served in the Navy. (Her father had died when she was an infant.) It was there she met her now ex-husband, who had relatives in Fulton and eventually led the family to Upstate New York.

In the midst of raising her family, Lisa became a licensed practical nurse through Oswego BOCES.

She worked in the medical/surgical unit at Oswego Hospital for one year and later at a doctor's office in Fulton before becoming an independent nurse. It is a practice she loves, she said, because she can give her patients more individualized attention over a long period of time.

Despite having a busy life as a nurse, mother and grandmother, Lisa hopes she can make a sound contribution to the Compass Board during the next three years.

"This will be a learning experience," she said, "but I'm looking forward to it."

Take advantage of our courtesy ATMs

Compass members have free, 24-hour ATM access at our George Street drive-thru and at our plant office. We also offer five free transactions per month at many courtesy ATMs listed below, with a \$1 fee for subsequent transactions:

- Empower ATMs at the following locations:
 - ◆ Empower Credit Union on George Street
 - ◆ Byrne Dairy on West Bridge Street
 - ◆ Empower Credit Union and kiosk off Route 481 in Fulton
- Oswego County Federal Credit Union at 300 W. First St. in Oswego

Need a great gift idea for a mom, dad or grad?

Compass offers VISA gift cards that are perfect for anyone on your list. Stop in today to purchase yours.

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

**Please note: Compass branches at Novelis and Oswego Hospital are only for employees at those facilities.*

Did you move? Change your phone number?
Please contact us right away if your address, phone number or e-mail changes.



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



National Credit Union Administration
A U.S. Government Agency



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CREDIT UNIONS