



Fall into

50,000

surcharge-free ATMs

in the U.S. and Canada through
the Allpoint Network *



To find an Allpoint ATM near you, visit www.compassfcu.com
or download the Allpoint locator app with this QR code.

For Androids



For iPhones



TARGET

CVS/pharmacy



AZTECA



*Compass offers five free transactions per month at courtesy ATMs, including Allpoint ATMs, with a \$1 fee for subsequent transactions.

No Computer?

Call or stop in and we can give you the help you need to get to a surcharge-free ATM.

Heading to a warmer climate?

Allpoint ATMs are everywhere! Give us a call if you need help finding one.

Please note: Courtesy ATMs may still show a message indicating a fee. Please ignore this; Compass will refund charges made in error.

We also have courtesy ATMs!

In addition to Allpoint, Compass members have free, 24-hour ATM access at our George Street drive-thru and at our Novelis plant office. We also offer five free transactions per month at these courtesy ATMs, with a \$1 fee for subsequent transactions.

Here are the closest courtesy ATMs:

- All Empower-owned ATMs
- Oswego County FCU ATMs:
 - 300 W. 1st St., Oswego (branch)
 - 169 W. 2nd St., Oswego (police station)
 - 5828 Scenic Ave., Mexico (branch)
- The Pathfinder Bank ATM in the lobby of Oswego Hospital, 110 W. 6th St., Oswego

Look Inside

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A message from the Board Surcharge-free ATMs across the nation

Dear Compass Members:

It is with great excitement that I write to you this month with news of our new **Allpoint ATM network**, a service that offers more than 50,000 surcharge-free ATMs across the nation and Canada. Just think ... You are traveling or vacationing in the U.S. or Canada, you need a little cash, and now you can find a convenient, surcharge-free ATM at retailers such as Dunkin' Donuts, Sunoco, Target, Walgreens, Hess – basically, at dozens of national retailers that offer Allpoint ATMs. Compass is proud to offer this service to our members, who have told us that convenient, surcharge-free ATM access is something they value. We hope you will take time to visit our web site, www.compassfcu.com, to learn more about this service and how to find the nearest Allpoint ATM. Of course, if you have any questions at all about Allpoint, or if you don't have access to a computer or smartphone, feel free to stop by one of our Compass branches to get help from a member representative.



Mike Ferlito,
Board President

In addition to Allpoint, Compass will also be offering something new this fall: a "Bank at School" savings program at Oswego Middle School. Since we already have savings programs in Oswego elementary schools, offering this program at the middle-school level will provide nice continuity for students who are already participating in the program and learning about the value of saving.

Finally, it should be noted that this year's theme for International Credit Union Day, celebrated October 18th, is "Members Matter Most." During our 46-year history, Compass has always believed that members matter most – and they always will. Please stop in any branch on October 18th and enjoy complimentary refreshments.

Mike Ferlito, President of the Board of Directors

INTERNATIONAL CREDIT UNION DAY

Stop by any Compass
branch on October 18th
for complimentary
refreshments.

More than 196 million people in 100 countries across the world belong to non-profit credit unions, a figure that is growing steadily. This year's theme for Credit Union Day – "Members Matter Most" – reflects on that success.

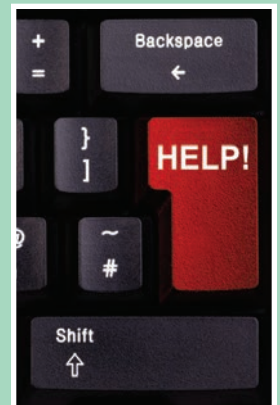


Need help with online banking?
Just give us a call. We can walk
you through it – in person.

If you would like to get one-on-one help with online banking, just give us a call at 342-5300. We'd be happy to set up a time to demonstrate online banking to you in the lobby of our main office at 131 George St.

You'll find that online banking is really quite simple and incredibly convenient.

So let us show you how to use it! Please call ahead so we can schedule a time to help you.



Holiday Hours

- ▶ **Columbus Day**
Monday, October 8th
Plant office open 9 to 4.
George Street office closed.
Hospital office closed.
- ▶ **Thanksgiving Day**
Thursday, November 22nd
All Compass offices closed.
- ▶ **Christmas Eve Day**
Monday, December 24th
All Compass offices will be open from 9 a.m. to 1 p.m.
- ▶ **New Year's Eve Day**
Monday, December 31st
All Compass offices will be open from 9 a.m. to 1 p.m.
- ▶ **Veterans' Day Holiday**
Monday, November 12th
Plant office open 9 to 4.
George Street office closed.
Hospital office closed.
- ▶ **Day after Thanksgiving**
Friday, November 23rd
Plant office closed.
George Street open 9 to 5.
Hospital office open 11 to 4.
- ▶ **Christmas Day Holiday**
Tuesday, December 25th
All Compass offices closed.
- ▶ **New Year's Day Holiday**
Tuesday, January 1st
All Compass offices closed.

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

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



SIGN UP FOR E-STATEMENTS

You could win \$100!

Winners will be picked December 3rd

Members who do not currently take advantage of Compass Credit Union e-statements could win \$100 if they sign up for this service at any credit union branch before Monday, December 3rd.

E-statements allow you to view your monthly statements online, saving time and money by eliminating the cost of paper and stamps. E-statements are used in conjunction with online banking, which gives you access to your accounts 24 hours a day, seven days a week, from the convenience of your computer or smartphone.

If you don't have e-statements already, just give us a call, sign up at a Compass branch or send us an e-mail. We'll pick a winner from each location if a minimum of 20 members sign up at each office.

Volunteers needed for Bank at School

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 staff a table from about 11 a.m. to 1:15 p.m. once each month to collect deposits. If you are interested, or if you would like more information, please call Jackie Wiegand at 342-5300 or send an e-mail to jwiegand@compassfcu.com.



SaveAround™ COUPON BOOKS

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.

\$20 each

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 the perfect gift because they let your loved ones choose what they *really* want for Christmas, birthdays, holidays or any special occasion. A \$2 processing fee applies.



GIFT CARDS

*The perfect gift!
Check out our array of designs to fit any occasion.*

FREE SEMINAR

Estate Planning & Long-term Care

You don't want to miss this!



Join Angela Renna, our AXA financial consultant, and Scott Koldin, an estate planning expert, for an informative and dynamic discussion.

- **Date:** Thursday, October 25th
 - **Time:** 3:30 to 5 p.m.
 - **Place:** Compass FCU, 131 George St.
- To RSVP, please call Compass at 342-5300 or contact AXA Advisor Angela Renna.*



E-mail: Angela.Renna@axa-advisors.com
Phone: (315) 699-3424
Online: angelarennna.com

* Compass has teamed up with AXA Advisors, LLC, to provide financial services for our members but is not responsible for its investment advice, products or 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)

ENJOY ONLINE BANKING FROM THE PALM OF YOUR HAND.

MOBILE BANKING

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

*Members must be signed up for online banking to use mobile banking.



It's our annual holiday LOAN SPECIAL

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

**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 promotions.
APR = Annual Percentage Rate

IT'S OUR ANNUAL

BOO!

HALLOWEEN COSTUME PARTY!!!

**FREE FOR
YOUNG BUCKS
&
TEEN TYCOONS**

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



When: Sunday October 28th,
noon to 2 p.m.

Where: Lighthouse Lanes

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

Please **RSVP** by Oct. 24th by calling 342-5300!

In a tight spot? Skip a payment!



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

- **Secure loans** except mortgages and home equity loans
- **Personal loans** that are not VISAs or part of previous promotions, such as our \$1,500 loan special

To sign up, fill out the coupon at right and bring it in before December 3rd.

Skip a Payment

Yes, I would like to skip my December 2012 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 12/3/12

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: 315-216-4158

* For employees only

Notice on Foreign Check Fees

Starting November 1st, Compass members will be charged the following fees on checks drawn from foreign banks or in foreign currency:

- ✓ \$5 for each check under \$2,500
- ✓ \$13 for each check over \$2,500



Please note: These fees are pass-through charges, which means Compass must pay this amount to process the checks.



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



National Credit Union Administration
A U.S. Government Agency



AMERICA'S
CREDIT UNIONS