

## Do you have an auto loan somewhere else?

Refinance with Compass  
and **SAVE MONEY!**

Rates as low  
as **1.79% APR\***



Stop in, call or apply online  
at [www.compassfcu.com](http://www.compassfcu.com).

### Members will receive:

- ✓ 1% off their current interest rate or our Compass FCU rate, whichever is better! \*
- ✓ A FREE stadium blanket and cushion
- ✓ No payments for two months (optional)

\*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% of the NADA retail value. Members must qualify. Offer ends 11/29/2014.

## It's our annual holiday **LOAN SPECIAL**

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

Offer runs October 1st - December 24th.

\* APR = Annual Percentage Rate. Members must qualify. Repayment plan is up to 1 year. This promotion cannot be used with any other promotions.

## Compass Holiday Hours

### All offices closed:

*Columbus Day, Oct. 13th*  
*Veterans' Day, Nov. 11th*  
*Thanksgiving Day, Nov. 27th*  
*Christmas Day, Dec. 25th*  
*New Year's Day, Jan. 1st*

*Please visit [compassfcu.com](http://compassfcu.com)  
for the most up-to-date  
information.*

### Special holiday hours:

*Day after Thanksgiving:  
Friday, Nov. 28th*  
Plant office closed.  
George Street: 9 a.m. to 5 p.m.  
Hospital office: 11 a.m. to 4 p.m.  
*Christmas Eve Day, Dec. 24th*  
*New Year's Eve Day, Dec. 31st*  
All offices open 9 a.m. to 1 p.m.

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

**When: Sunday, October 26th**  
Noon to 2 p.m.

**Where: Lighthouse Lanes**

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

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

*Please RSVP  
by October 20th  
by stopping in  
or calling  
342-5300.*

 SaveAround™

**COUPON BOOKS**

**\$20** FOR SALE  
each

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

## A message from the Board

### Credit union membership at all-time high

Dear Compass Members:

*It rained almost everywhere in Central New York but not in Oswego, fortunately, during our free community picnic on August 22nd. I would like to personally thank everyone who attended, worked and organized this great annual event.*

*Our next celebration is International Credit Union Day on Thursday, October 16th. Please stop by one of our branches for free cookies and drinks. This year, Credit Union Day is particularly significant because of two recent milestones. First, credit unions nationwide topped the 100 million membership mark during the summer. Second, in New York State, our growth surpassed 5 million members.*

*Naturally, experts in the news discussed all sorts of reasons for this growth. Overall, credit unions offer lower interest rates on loans, nominal fees and higher yields on savings than many banks. That's because credit unions are not-for-profit financial institutions owned by you, our members. Banks, on the other hand, are for-profit institutions owned by shareholders, not customers. As a result of these polar-opposite approaches to doing business, more and more people are seeing the benefits of credit unions – and signing up.*

*As a result, as a member of Compass, you can now say you are “one in 100 million.” I know I am proud to be a member of Compass and will continue, as always, to look for ways to improve our products and services.*

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

**Mike Ferlito, President**  
Compass Board of Directors



**Mike Ferlito,**  
Board President

## We celebrated the summer with a

Our Compass Community Picnic on August 22nd drew more than 350 members and guests to the festivities outside our George Street office. Guests enjoyed Italian sausage, Hofmann hot dogs, hamburgers and a variety of side dishes from Garafolo's in Oswego. There was also face painting, Plinko, a bounce house, free ice cream, Bill Samuels' race car and music by Dave Domicolo and Bill Barlow.

Compass would like to thank all of the volunteers and staff members who helped make this event possible.



**Top:** Compass Manager Tom O'Toole and volunteer Kathie Topley greet visitors as they arrive at the picnic. **Right:** Compass member John Annal won one of several raffle prizes.



Local Service.  
**GLOBAL GOOD.**  
INTERNATIONAL CREDIT UNION DAY

**Thursday,**  
**October 16th**

**Stop by any Compass branch on Thursday,  
October 16th for free refreshments.**

Join us in celebrating “International Credit Union Day” by stopping by one of our branches on October 16th. This year's theme is “Local Service. Global Good.,” a statement that reflects the positive impact credit unions have in local communities and around the world. See Board President Mike Ferlito's article at left for more information on this commemoration.

### 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](http://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

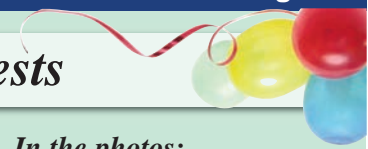
## Too good to be true? It probably is.

Check fraud is becoming more and more common, thanks to the ubiquitous nature of the the Internet and social media channels.

BE WARY of any unexpected check you receive in the mail. It could be a fraudulent check. Also be wary of any checks you receive in which the sender overpays, asking you to send him or her a check as a “refund.” In most cases, the check you received will be fraudulent, but the check you send will be cashed. In the end, you will have to repay the money from the fraudulent check. If you have any questions, call us at 342-5300.



# COMMUNITY PICNIC *for our members and other guests*



**In the photos:**  
**Top row, left:** Musicians Dave Domicolo and Bill Barlow entertain the crowd.  
**Top middle:** Children enjoy the castle-shaped bounce house. **Bottom middle:** Volunteer Hunter Topley helps with face painting. **Far right:** Bill Samuels points out features of his race car.  
**Bottom row, left:** Paige Todd shows off the colorful butterfly she received at the face-painting tent. **Middle:** The crowd lines up for food provided by Garafolo's. **Far right:** Margie Sincavage, a member representative at Compass, poses with her daughter, Caroline. Both passed out free ice cream.

## Just in time for the holidays



### MUSICAL INSTRUMENT LOANS

**6% APR\***

\* Borrow up to \$2,500 with a repayment plan of up to 36 months.

APR = Annual Percentage Rate.

Members must qualify.



### COMPASS COMPUTER LOANS

**6% APR\***

\* Borrow up to \$2,500 with a repayment plan of up to 24 months.

APR = Annual Percentage Rate.

Members must qualify.



### COMPASS VISA GIFT CARDS

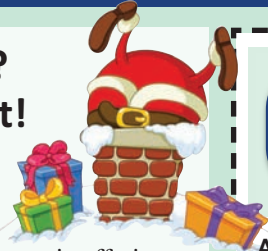


Compass Visa gift cards are available at any Compass office and can be used at millions of retail stores and online sites.

Visa gift cards are the perfect gift because they let your loved ones choose what they *really* want for Christmas, birthdays or any special occasion.

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

### 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 November 29th.

### Skip a Payment

Yes, I would like to skip my December 2014 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 11/29/14

## FREE SEMINAR

### Estate Planning - October 23rd



- Date: Thursday, October 23rd
- Time: 3:30 to 5 p.m.
- Place: Compass FCU, 131 George St.

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 [arenna@sterlingcny.com](mailto:arenna@sterlingcny.com).



\* Compass has teamed up with Sterling Financial 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.

## Sign up for e-statements

and you could win

# \$100!



Drawing takes place Nov. 3rd.  
Call 342-5300 or email [memberservice@compassfcu.com](mailto:memberservice@compassfcu.com).

## Looking for a motor home? A motorcycle? Compass has them for sale.



### FOR SALE

Model: 2002 Damon Corporation M-3975 Spartan 350 hp, Escaper Series  
**REDUCED to \$64,900**



### FOR SALE

Model: 2007 Yamaha XV17ATW/C Road Star Silverado, Touring, Highly Customized, **\$5,000**



Equal Housing Lender

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



National Credit Union Administration  
A U.S. Government Agency