

Merger will expand Compass Credit Union, offer more conveniences

Compass Federal Credit Union welcomes the members and employees of Heritage Federal Credit Union, as the two organizations merge, effective August 1, 2016.

Compass management following the merger will consist of Compass manager Tom O'Toole, and assistant managers Denise Grinnell and Sally Godfrey. Godfrey will transition from her current role as Heritage Credit Union manager. "We are excited to provide former Heritage members access to our many services, such as Visa cards and mobile banking with Remote Deposit Capture at the same time as we expand locations and convenience to all our members," said O'Toole.

Godfrey says she looks forward to joining the dedicated staff of Compass. "I am excited about working with a Board and Staff that are committed to servicing and growing the entire membership without losing the personal relationships that we have established over the years."

O'Toole and Godfrey agree that the merger assures sustainability of their mutual goal: To become the membership's primary financial institution, by providing high quality personal service, with an emphasis on security of funds, competitive programs and continued growth.

Two members of the current Heritage Board of Directors, Lisa Vinciguerra and Michael Pisa, were unanimously voted to serve on the Compass Board, which will expand to 9 members, while the Compass staff will grow to 18 employees.

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It's Our Annual HOME LOAN SALE **No CLOSING COSTS!**



30-year Mortgages
Rates as low as
4.99% APR*

10-year Mortgages
Rates as low as
4.25% APR*

Home Equity Loans
Rates as low as
3.99% APR*

Use a home equity loan for home improvements, debt consolidation & more!



*APR=Annual Percentage Rate. Above rates available for qualified members with A+ credit score. Rates vary based on credit score, loan-to-value and term of loan. Members must use automatic payment. Private Mortgage insurance not included. This promotion does not apply to existing Compass loans. A \$10,000 minimum loan and a down payment of 5% of the purchase price is required. Loan must remain open for at least 36 months or member is obligated to pay back closing costs. Contact Compass for further details. Offer ends 7/29/2016.



Holiday Hours

Independence Day
Saturday, July 2nd, and
Monday, July 4th
All offices closed.

Labor Day
Saturday, Sept. 3rd, and
Monday, Sept. 5th
All offices closed.



50th Anniversary Celebration

Sunday, August 14th
Thunder Island, Fulton
12 p.m. - 4 p.m.

Event tickets available at any Compass office.
Cost is just \$5 per member and includes all-day mini golf!
Water park passes also just \$5 per member when purchased at a branch office!

Great Food • Free Gift • Mini-Golf • Live Music • Bingo • Caricatures • Prizes and Raffles • Water Park Passes Available • Fun for the Whole Family!

A message from the Board

Dear Compass Members:

Investing in our community is a top priority here at Compass, and we do that in many ways.

Our Annual Charity Golf Outing raises money for hundreds of local youth athletes. We sponsor the Bank at school program at seven local schools, providing young students with a fun, hands-on way to learn about saving. And we offer annual college scholarships, giving some financial assistance to students who are heading off to college for the first time, as well as someone who is continuing their education. We are proud of these opportunities to give back to our community.

We also love giving back to our members, and one of our favorite ways to show our appreciation is with our annual summer picnic. We hope you'll join us for the 50th Anniversary Celebration on August 14th at Thunder Island. Members will enjoy a great BBQ dinner, live music, caricatures, raffles and drawings, games and more. Mini-golf and the water park will be open for everyone as well!

Our most exciting news is the announcement of our merger with Oswego Heritage Federal Credit Union. In March, the Heritage membership voted to merge with Compass, and as of August 1, all Oswego Heritage members and employees will become part of the Compass family. This allows us to have additional branch offices, better serve the Fulton area, and offer services to the Heritage members that were not previously available, such as mobile banking and credit cards.

One of our goals is to remain viable and strong for as long as possible, building on our 50-year history of success in this community. We can keep our long-term viability by bringing in new members, offering high quality relevant services that benefit our members, and continuing to establish personal relationships with those we serve.

I'd like to welcome our new members from Heritage. I also would like to assure our current members that we will not forget our roots nor stray from our mission of providing responsive and exceptional personal service. We look forward to serving all of our members for many years to come.

Mike Ferlito, Board President



**Michael Ferlito,
Board President**

New Visa chip cards are available!

To help avoid identity theft and credit card fraud, Compass is implementing the use of chip card technology. These new Visa cards help ensure safer online and in-person transactions, offer a more thorough authentication process and help reduce the risk of identity theft. If you are a Compass Visa credit card holder, you can expect to receive a new chip card in the mail when your current card expires. Members leaving the country can request a new chip card prior to the expiration date of your current card. With this new technology, members must have their own individual card number, even if there are joint members on the same account. To activate the newly-issued chip card, members are required to call from the phone number we have registered for you in our system. To update the phone number on your account, stop in or call Compass.

**BRING ON
SUMMER**
and a **HOT** deal from
Compass Credit Union!

**Borrow up to
\$1,500 at 7% APR***

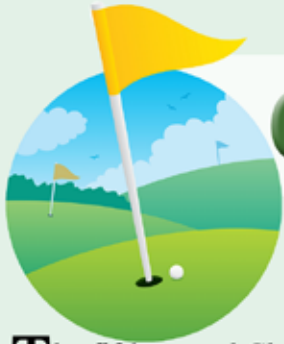
*APR = Annual Percentage Rate.
Repayment plan of up to one
year. Members must qualify.

**Ends
August 31st!**

Compass welcomes new employee

Say hello to the newest Compass employee, Geri Bosco. For over 22 years Geri served as a police officer and lieutenant with the SUNY Oswego University Police, retiring in September 2010. Geri grew up in Edmeston, NY and graduated from SUNY Oswego. In August, she and her husband Joseph will celebrate their 35th wedding anniversary. They have four children, one daughter-in-law, 5 dogs and a cat. She says she is looking forward to learning about everything that Compass offers the community, while seeing old friends and making new ones.





CHARITY GOLF OUTING

Event raises \$5,100 to support youth athletics

The fifth annual Charity Golf Outing hosted 14 teams, and raised \$5100 for three youth sports organizations: the Oswego Youth Soccer Association, Oswego Little League, and Buc Boosters (Girls Softball and Volleyball). The event was held June 10th at the Emerald Crest Golf Course in Palermo.

Compass would like to thank the participants, and the volunteers who helped with this event: Terri Yoder, Missy Pryor, Lou Anne Rucynski-Coleman, Pete Galletta, Mike McCrobie and Ron Ahart. We would also like to thank all of our community sponsors:

\$400
BSI
Mechanical

\$200
Ancient
Order of
Hibernians

\$200
Dupli
Envelope &
Graphics

\$200
Local 73
Plumbers &
Steamfitters

\$200
Rucynski-
Coleman Law
Office

\$200
Riehlman,
Shafer &
Shaw, LLC

\$100 Hole Sponsors:

- ✓ Anthony J. DiMartino Jr. Esq.
- ✓ Bosco's
- ✓ Burke's Home Centers of Oswego and Fulton
- ✓ Canale Insurance
- ✓ C's Beverage Center
- ✓ Dave Mirabito
- ✓ DuFore's for Diamonds
- ✓ Eagle Beverage Company
- ✓ Enright Roofing
- ✓ J&A Mechanical Contractors
- ✓ Lebaudy Law Office PC
- ✓ Leon Shapiro Motor Sales

- ✓ Lisa Distin
- ✓ New York Credit Union Association
- ✓ Oswego Auto & Tire
- ✓ Oswego Health
- ✓ Oswego Printing
- ✓ Oswego Sub Shop
- ✓ Rodak Law Offices
- ✓ Rudy's Lakeside Drive-in
- ✓ Shanley Law Office
- ✓ Sterling Financial
- ✓ The Press Box
- ✓ Troy Kocher
- ✓ Uniforms Etc. LLC
- ✓ Vantiv

Food and Prize Sponsors:

- ✓ Dunkin Donuts
- ✓ Emerald Crest Golf Course
- ✓ Garafolo's
- ✓ GJP Italian Eatery
- ✓ Owner's Choice Funding
- ✓ The Red Sun/Port City Cafe
- ✓ Wegman's

Thank you to
Canale Insurance for
sponsoring our \$10,000
hole-in-one prize and other
hole-in-one prizes!



First Place

Left to right: Matt Larue, Robert Ascenzi, Roberto Ascenzi, Mike Herral



Second Place

Left to right: John Fitzsimmons, Bud Stone, Wayne Jock, Billy Dawson



Third Place

Left to right: Tom O'Toole, Ted Palmitesso, Everett Taylor, Dennis Wallace

We hope you'll support our sponsors!

For more photos from the golf outing, visit our website, CompassFCU.com

Money flies for “millionaire” winners

As part of the Compass Credit Union in-school banking program, students who won the grand prize of being deemed “millionaire” had a minute in the inflatable cash vault to grab as much flying money as they could.

The winners’ names were drawn randomly as part of year-end prizes at all five Oswego elementary schools, Trinity Catholic School and Oswego Middle School. Throughout the school year, each time students made a deposit their name was entered into the drawing.

“Millionaire” winners get to go inside the 9-foot inflatable cash vault and have a chance to win up to \$200 by grabbing the 1s, 5s, 10s and 20s swirling around inside. This year’s winners are Leah Cady (Trinity), Samantha Stevens (Minetto), Aidan Robbins (Leighton), Logan Mathews (Kingsford), Maddon Carr (Riley), Lily Anzalone (Fitzhugh), and Jack Anzalone (OMS).



Compass awards \$9,000 in scholarships

Recent graduates Michaela Callen of Oswego and Kevin Wells of Mexico, each won a \$4,000 college scholarship from Compass Credit Union. Callen, the daughter of Tim and Amy Callen, plans to study education at High Point University in North Carolina. Wells, the son of Kevin and JoAnne Wells, will be attending Clarkson University for chemical engineering. A volunteer committee for Compass selected the winners out of 22 applicants.

Rebecca Krass, a graduate student at SUNY Buffalo State College, recently received Compass Credit Union’s



From left to right: Hanna Wells, JoAnne Wells, winners Kevin Wells and Michaela Callen, Tim Callen and Amy Callen.

\$1,000 continuing education scholarship. Krass, of Oswego, will use the money to help offset graduate school expenses, as she pursues her degree in speech-language pathology. She plans to become a licensed speech-language pathologist and hopes to work with developmentally disabled children with speech disorders.



From left to right: Supervisory Committee members Steve Gosselin and Nancy Powers; Manager Tom O’Toole; winner Rebecca Krass; Board members Joanne Gardner and Lisa Distin.

Congratulations to our winners! For more photos of our school banking millionaires, visit CompassFCU.com.

Merger expands Compass Credit Union

Continued from front page

With the merger, all former Heritage offices will convert to Compass offices, expanding where members can do business from three to six staffed locations. In addition to the main office at 131 George Street and our current site-based offices at Novelis and Oswego Hospital, members can be served at the Hillside Plaza office in Oswego, on the SUNY Oswego campus in Culkin Hall, and the Canalview Mall office in Fulton.

Compass ATM locations will also expand. In addition to the ATMs at the George Street and Novelis locations, an ATM will be available in the SUNY Oswego Marano Campus Center, near the Chu Atrium bus stop. We offer members five free transactions per month at our many courtesy ATMs, including Empower, Oswego County FCU and Allpoint locations, which can be found at AllpointNetwork.com.

O’Toole says that although the organization continues to grow, the exceptional service members have come to expect remains the same.

THEME PARK DISCOUNTS!

Now available at any Compass location



Compass price: \$28.00
Gate price: \$47.99 (adult)
www.godarienlake.com



Compass price: \$25.50
Gate price: \$32.95 (adult)
www.watersafari.com



Compass price: \$27.00
Gate price: \$31.99 (adult)
www.seabreeze.com

Compass Locations and Hours of Operation

Main Office

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

Hours

Mon. - Wed. 9 a.m. to 4 p.m.
Thurs. & Fri. 9 a.m. to 5 p.m.
Sat. 9 a.m. to noon
Sun. Closed

Novelis

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

Hours

Mon. - Fri. 9 a.m. to 4 p.m.*
Sat. & Sun. - Closed.
*Closed 12:45 to 1:15 p.m. for lunch

Oswego Hospital

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

Hours

Mon. - Thurs. 11 a.m. to 4 p.m.*
Fri. 9 or 11 a.m. to 4 p.m. (9 a.m. on paydays)
Sat. & Sun. - Closed.
*Closed 12:30 to 1 p.m. for lunch

No More Coin Rolling!

Compass now has a coin machine, which means it’s easier to trade in your change for dollars! Come give it a try!

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



Equal Housing Lender



National Credit Union Administration
A U.S. Government Agency