



### Hundreds Enjoy Annual Community Picnic & Food Drive

Compass Federal Credit Union's annual Community Picnic welcomed more than 400 members of the local community to its George St. location on August 3rd.



The United Way's Lexie Wallace (far left) joined Compass representatives Joyce Pritchard, Joanne Gardner, Tom O'Toole, Lisa Distin-Hoefer and Dan Kapuscinski to collect nearly 400 items for area food pantries.

The picnic brought family and friends together for an afternoon of live music, games and great food from Skip's Fish Fry and Skippy's Ice Cream.

A new feature of this year's picnic was the inaugural canned & non-perishable food drive. The drive was a resounding success, collecting more than 180 items for area food pantries.

After all donations were counted, Compass FCU then matched the donated items, providing a total of more than 350 items to the United Way of Greater Oswego County for distribution.

"We were overwhelmed at the generosity of community members during our annual picnic," said Compass FCU Manager, Thomas O'Toole.

### Holiday Hours

Columbus Day

Monday, October 14th

All offices closed

Veterans Day

Monday, November 11th

All offices closed

Thanksgiving

Thursday, November 28th

All offices closed

Day After Thanksgiving

Friday, November 29th

George St.: Open 9 a.m. - 5 p.m.

All other offices closed

Christmas Eve

Tuesday, December 24th

All offices close at 1 p.m.

Christmas Day

Wednesday, December 25th

All offices closed

New Year's Eve

Tuesday, December 31st

All offices close at 1 p.m.

New Year's Day

Wednesday, January 1st

All offices closed

## SAVE 1% OFF YOUR CURRENT AUTO LOAN



Refinance your auto loan to get 1% off your current interest rate or get our Compass rate, whichever is better!

Rates as low as 1.79% APR\*



\*APR= Annual Percentage Rate. Discounted rates for loans transferred to Compass FCU from another financial institution. Has a floor of 1.79%. This offer is available for new money only. Compass will refinance up to 100% of the NADA retail value. Member must qualify. Offer ends 10/31/19.

**Email:** [memberservice@compassfcu.com](mailto:memberservice@compassfcu.com)

**24-hour phone access:** 315-349-0123

**Text Helpline:** 315-596-2520

**[www.compassfcu.com](http://www.compassfcu.com)**



## A Message from the Board

Dear Compass Members,

As we move into the fall season we are happy to report another healthy and productive summer at Compass.

We were overwhelmed with the support and attendance at our annual Community Picnic on August 3rd. It truly set the tone for what was a fantastic summer season at Compass with all thanks to you, the members.



Another factor in our continued growth, not only this summer, but for the past 30 years has been our Manager, Tom O'Toole. Since 1989, Tom has helped guide Compass on a path to success. With Tom's guidance, we look forward to continuing that success as we work together to hire his successor in the upcoming months.

The Board of Directors would like to extend a heartfelt congratulations and 'Thank you!' to Tom for his dedication to Compass Federal Credit Union these past 30 years.

Please take note once again of our annual auto loan refinance special which is taking place through October 31, with rates as low as 1.79% APR.

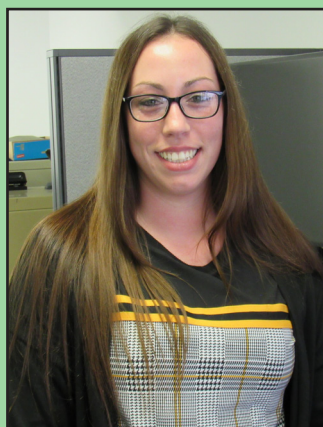
We will also be offering our Holiday Loan Special once again, beginning October 1. Details are on page 3 of the newsletter.

Wishing you a happy fall and joyous Holiday season!

**Michael Pisa, Board President**

## Employee Spotlight - Angelina Baker

Next time you stop into Compass Federal Credit Union's Fulton office, be sure to say hello to Member Service Representative, **Angelina Baker**. Angelina is a resident of Volney and a graduate of John C. Birdleough High School in Phoenix. In her free time, Angelina enjoys spending as much time as possible with her friends and family. Over the summer, Angelina and family were kept busy focusing on a remodel of their home. All of us at Compass Federal Credit Union are thrilled to have Angelina as a member of our valued team!



## Annual Halloween Spooktacular Party!

Sunday, October 27<sup>th</sup>, 2019  
 12 PM-2 PM at Lighthouse Lanes (Oswego)  
 2 PM-4 PM at Lakeview Lanes (Fulton)

Cost: FREE for Young Bucks & Teen Tycoons; \$10 for guests  
 Call (315) 593-8443 to RSVP by October 21<sup>st</sup>

COSTUME CONTEST - PRIZES FOR SCARIEST, CUTEST, & MOST ORIGINAL!



## SWITCH TO E-STATEMENTS

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Offer Ends 12/31/2019



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*Visa Gift Cards*

The perfect gift for anyone on your list

Available for purchase at any Compass office.  
 Gift card limit of up to \$1,000. A \$3 processing fee applies.

## Charity Golf Outing Raises \$5,100 for Youth Athletics

Compass Federal Credit Union's 8th annual Charity Golf Outing, held at Battle Island Golf Course in June, raised \$5,100 for Oswego's Little League and Youth Soccer programs.

Following 18 holes of golf, it was Team Soucy topping the leaderbord with team members Mike Soucy, Jim Kosbob, Leigh Shortslef and Jim Bartholomew ending with a final score of 61. The Canale Insurance squad of Dave, Tracy and Mike Canale, along with Tom Rollin took second place. Sanford's Mulligans consisting of Mike and Ike Sanford as well as Terry and Terri Dopp took third place.

Compass Federal Credit Union would like thank contest and dinner sponsors BSI Mechanical, Rucynski Coleman Law Office, Ancient Order of Hibernians, Canale Insurance, Dave Mirabito – Met Life, Fulton Savings Bank, Kirwan Law Office, Novelis and Sterling Financial.

Gift sponsors included Garafolo's, Oswego Sub Shop, Alex's on the Water, Lighthouse Lanes, Maida's Floral Shop, Novelis, Red Sun Fire Roasting Company, Dunkin Donuts and Wegman's.

A number of hole sponsors also contributed including Anthony J. DiMartino, Bosco and Geers, C&B Farms, C Gerard Marketing, Cummins Allison Corp., Dufore's Jewelry, Dupli Graphics and Envelope, Eagle Beverage Company, EIF Construction, Empower FCU, J&A Mechanical Contractors, Lebaudy Law Office, Ontario Orchards, Oswego Quality Carpet, Oswego/Fulton Chamber, Owner's Choice Funding, Pathfinder Bank, Rodak Law, Shanley Law Office and Step One Creative.





## Holiday Loan Special

Borrow up to \$2,000 at 6% APR\*

\*APR= Annual Percentage Rate. Member must qualify. Repayment plan of up to 1 year. Cannot be used with any other holiday loan promotion. Offer ends 12/21/19

## CEO Thomas O'Toole to Retire in April

Compass Federal Credit Union has announced that its long-time Manager and CEO, Thomas O'Toole, will retire in the spring of 2020.

O'Toole started his tenure with Compass Federal Credit Union, then Alcan Employees Federal Credit Union, in January of 1989, following six years in the banking industry with Syracuse Savings Bank, Moravia National Bank and Key Bank.

"I've had a lot of support and a great staff over the years. Compass has been a great place to come to work," said O'Toole. "It has been truly rewarding to be able to provide services that affect people's lives in a positive way, because we care about them and we can help them. It has been our mission to help support and guide our members."

Through his 31 years with Compass, O'Toole has overseen the credit union's growth from just one branch location, with three full-time employees and one part-time employee, to its current map of seven branches with 20 full-time employees and more than 7,000 members. Read the full story at [www.compassfcu.com](http://www.compassfcu.com).



# Skip a payment

Compass is once again offering our annual "skip-a-loan-payment" option for December to all members in good standing. The offer 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 \$2,000 Spring Loan Special.*

Yes, I would like to skip my December 2019 loan payment(s). I understand that any life insurance or disability insurance will not be extended on my loans.

Account Number: \_\_\_\_\_

Name(s): \_\_\_\_\_

Loan Type(s): \_\_\_\_\_

Signature: \_\_\_\_\_

Co-signer/Co-applicant Signature \_\_\_\_\_

(if applicable): \_\_\_\_\_

Skip a payment  
2019

To sign up, complete the coupon above and drop it off at any Compass office before November 30th.



## Giving Tree Coming Soon!

As is tradition, Compass will have our Giving Tree for the season. Stay tuned for details on how you can join Compass in helping our community.

## Local Service. Global Reach.



**International Credit Union Day – October 17, 2019**



**Celebrate the Spirit of the Credit Union Movement. Refreshments will be served at all Compass FCU Offices!**

### Compass Locations and Hours of Operation

**Main Office:**

131 George St., Oswego  
Phone: 315-342-5300

**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

**Fulton:**

23 Canalview Mall, Fulton  
Phone: 315-593-8443

**Hours:**

Mon. - Fri. 9 a.m. to 5 p.m.

**Oswego Hospital:**

110 W. 6th St., Oswego  
Phone: 315-349-5562

**Hours:**

Mon. - Fri. 11 a.m. to 4 p.m.  
(Closed daily for lunch 12:30 to 1 p.m.)  
Open 9 a.m. on paydays

**Hillside Plaza:**

7 Fourth Ave., Oswego  
Phone: 315-207-0390

**Hours:** Mon. - Fri. 9 a.m. to 5 p.m.

**Novelis:**

P.O. Box 5160  
Phone: 315-349-0116

**Hours:**

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

**SUNY Campus:**

150B Marano Campus Center,  
Oswego

Phone: 315-312-2191

**Hours:**

Mon., Wed., Fri. 11:30 a.m. to 4 p.m.

**Davis-Standard:**

46 N. 1st St., Fulton  
Phone: 315-593-0225

**Hours:**

Thurs. & Fri. 9:15 a.m. to 10:15 a.m.

**Email:**

memberservice@compassfcu.com

**24-hour phone access:**

315-349-0123

**Visit our website:** [www.compassfcu.com](http://www.compassfcu.com)

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National Credit Union Administration  
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