

You Dream... We Finance

Home Enhancement Loans

Rates as low as 5.00% APR*
NOT a Home Equity
No equity required

- No closing costs
- No appraisal requirements
- Borrow up to \$20,000



Update the Windows • Remodel the Kitchen • Add a Pool
• Fix the Roof... The Choice is Yours!

* APR = Annual Percentage Rate.
Credit score determines rate. Members must qualify. Must be a homeowner. Term of up to 60 months.
Offer ends May 31st.



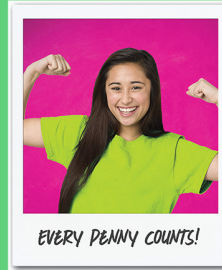
Attention Youth Members...

It's time to get
Credit Union **STRONG!**

Make a deposit in April to celebrate Youth Month, and win prizes!



SPEND LEAN!



EVERY PENNY COUNTS!



MAKE YOUR FUTURE AWESOME!

FREE GIFT

Youth members who make a deposit in person during the month of April can choose between a free Velcro catch game, jump rope or color-changing flyer. Limit one gift per member, while supplies last.

PRIZE DRAWINGS

Any youth member who makes a deposit during April will also be entered into a drawing for one of several prizes, including a four-pack of amusement park tickets, two sets of free movie tickets and three \$25 Visa gift cards!

Entries will be limited to one deposit per day.

We've added more surcharge-free ATMs!

See the back page for details.

Holiday Hours

Memorial Day
Saturday, May 28th and
Monday, May 30th
All offices closed.

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

Save the Date!!

August 14, 2016 • Thunder Island
Compass Credit Union's
50th Anniversary Celebration

- Great Food • Free Gift • Live Music
- Caricatures • Fun for the Family

We Hope You'll Join Us!

A message from the Board

Dear Compass Members:

It was a dark and stormy night...

This famous opening statement is often used to set a melodramatic tone in storytelling. Although it was dark and stormy on February 24th the evening of our annual meeting, we had a record-breaking attendance of approximately 190 members, setting a different tone for the first event of our 50th anniversary year. We all enjoyed a delicious buffet served by the Oswego Elks Lodge, and the general mood for the evening was positive and cheerful. I'd like to thank all those who attended that night!

Compass manager Tom O'Toole asked the audience, "Have we made a difference?" Throughout the years, many people have helped Compass grow. All of our volunteers, including the Board of Directors, as well as our employees and, of course, our 5,600 members have all contributed in making a difference to Compass and to our community. I agree with Tom, that without the hard work and efforts of our dedicated staff, volunteers and members, Compass wouldn't be where we are today.

Mark your calendars for August 14th! That's the day we'll be holding our 50th anniversary celebration at Thunder Island in Fulton. We'll have food, music, games, prizes, mini-golf and more, and we'd like you all to come!

The health of Compass remains strong at \$38 million in assets. We're on a great track, and I thank you for being a part of this organization and helping it stay strong.

Mike Ferlito, Board President



Compass Welcomes New Employees



Jessica McChesney is an Oswego County native who recently graduated from the State University of New York at Oswego with a Bachelor's degree in Marketing. Jessica says she was pleased to have the opportunity to start with Compass in December 2015. One of her goals has been to work for a company that she can grow with, and she feels it's the perfect fit for her to learn more about banking and become part of a close-knit group of coworkers. She also says, "Working for a smaller company also allows me to get to better know our members, which I enjoy."



Kate Percival grew up in Endicott, NY, and received a Bachelor's degree in Communications from the State University of New York at Oswego in 1996. She started her professional career in radio, and having been on the air at WRVO public radio for nearly 10 years, she still occasionally meets someone who recognizes her voice or name. Kate joined Compass as the Marketing Administrator in January 2016 and says she is excited to take on the challenge.

Welcome Jessica and Kate!

Compass celebrates 50 years at this year's annual meeting

Approximately 190 members of Compass Credit Union gathered at the Oswego Elk's Lodge on February 24th, for the 50th Annual Meeting and celebration. Attendees enjoyed a large buffet dinner, speeches and the opportunity to win several cash prizes.

Members voted to re-elect two incumbents to the Compass Board of Directors, which is comprised entirely of volunteers. Board members Mike Ferlito and Don Bucher were both re-elected to three-year terms.

Compass Manager Tom O'Toole spoke about the impact that Compass Credit Union has had in our community over the past 50 years, thanking founder Joe "Papa" Manale, as well as others who have been instrumental in our progress and, of course, all our members.

As part of the celebration, Compass gave out ten \$50 cash prizes, totaling \$500. This year's winners were: Julie Tombolillo, Gary Weber, Don Bucher, Cathy Conzone, Richard Germain, Mike Ferlito Jr., Helene Izzett, Stephanie Cusyck, Avis Miller and Sue Curran.

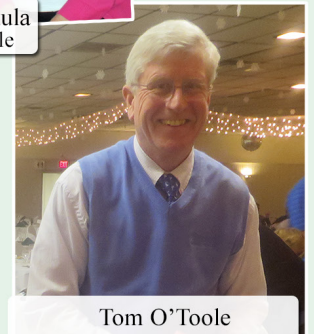
The 50/50 winner was Carol Dillabough, who won \$292 and donated the other \$292 to the Cerebral Palsy Foundation.



Mike Ferlito



Joan Gallagher & Gloria Jaskula
daughters of founder Joe Manale



Tom O'Toole



We're looking for people to help out with our Bank at School program.

This program allows school-aged children to make monthly deposits during their lunchtime at school, and it helps teach about the importance of saving and money management. It's a popular program that thrives on volunteers.

Bank at School takes place at seven Oswego-area schools, one day at the beginning of each month between 10:45 a.m. and 1:30 p.m. Exact dates and times vary depending on the school.

If you would be interested in assisting, please contact Margie Sincavage at 342-5300.



Tap.
Snap.
Deposit.



Remote Deposit Capture

With our new mobile app, you can snap a photo of your check with your smartphone and deposit it into your account.

RDC requires online banking. Go to the App store, search for Compass FCU and download our app. Once you launch the app, click on "Remote Deposit" on the menu and click "Sign Up."

Did You Know?

New this year, per IRS regulations, tax returns that are direct deposited cannot be deposited into someone else's account, except that a joint refund can be deposited into a spouse's account. Also, tax refunds cannot be deposited into a loan account.

For more information and specific questions, visit "Where's My Refund?" at IRS.gov.



Sign up today for Compass Credit Union's

CHARITY GOLF OUTING

Friday, June 10th

Emerald Crest Golf Course
3989 State Route 3
Palermo NY 13069

4 Person
Captain & Crew
\$60/members
\$70/ guests

Registration
Deadline:
Friday, June 3rd
Limited to 20 teams

Must be
21 years old
to play

Proceeds benefit youth sports in Oswego.
Last year's outing raised \$5,100 for Little League, Softball and Soccer.

SIGN UP TODAY! Download a registration form from our Compass web site, www.compassfcu.com. You can also stop in or contact Compass Manager Tom O'Toole at 342-7895 to get more information.

Registration: 7:45 a.m.
Shotgun Start: 8:30 a.m.

Registration includes:

- Golf cart and greens fees
- Prizes for closest to the pin and closest to the line
- Dinner after golf



Deadlines approach for Compass college scholarships

College scholarship deadline is April 15th for graduating seniors



The deadline is fast approaching for graduating high school seniors who want to apply for one of two college scholarships worth \$4,000 each from Compass Credit Union.

Applications are available at compassfcu.com and any Compass office. All applications require a sealed transcript, a recommendation and an essay.

Applications must be turned in by close of business at 5pm on Friday, April 15th.

One-time Compass scholarship available for continuing education



Compass now has a one-time scholarship of \$1,000 for continuing education. To qualify, applicants must:

- Have been a member of Compass Credit Union for at least two years
- Use the money to pursue a trade school, a bachelor's degree, a master's degree, etc.

Applications are available at compassfcu.com and at any Compass office. Submit the application, a written essay and recommendation on or before the close of business at 5 p.m. on Friday, April 15th.

i ♥ ATM fees
{said no one ever.}

Surcharge-Free Allpoint ATMs Now Available At All Wegmans® Locations



FREE SEMINAR

Retirement Planning

It is never too early to plan ahead. Sign up today for this FREE seminar with Angela Renna, president of Sterling Financial Group.



When: Thursday, April 28th
3:30 to 5 p.m.
Where: Compass FCU
131 George St.

Please RSVP by calling Angela Renna at 699-3424 or e-mailing her at arenna@sterlingcny.com



Your attendance at this event does not obligate you to purchase any products. At the conclusion of the seminar, representatives of the firm will be available to make appointments to preview individually the products and services they offer. 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. 105-20140919-200672

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: 315-349-01116
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

For Added Security...

Stop in to any branch and ask a Member Services Rep about setting up a phone password for your account.

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



Equal Housing Lender



National Credit Union Administration
A U.S. Government Agency