



51 YEARS OF SERVICE

LOOKING FORWARD...

Last year was a big year for Compass Federal Credit Union. Between celebrating our 50th anniversary and merging with Oswego Heritage Federal Credit Union, there was not much down time. However, the new year does not mean operations will slow down around here! Compass will continue to thrive in 2017.

As we venture into the next 50 years we look forward to an exciting future. This coming year you can expect the usual events and programs to take place. First up is our Annual Meeting.

Join us on February 15th at the Oswego Elks Lodge for a delicious buffet dinner, tons of giveaways, and another round of Board elections! As the year progresses you will hear more about the annual charity golf outing in June, annual anniversary picnic in August, and the Bank at School program to name a few events.

There are also some new things in the works for 2017. Although we can't let you in on all of our secrets, we will give you a sneak peek! Compass members can expect to see NEW,

LOWER THAN EVER MORTGAGE RATES! This is going to be the year to buy your dream home with a little help from Compass!

Stay tuned to find out when these changes will take place and to find out what next big thing is right around the corner! The best ways to stay up to date with our latest news, important information and promotions is to view our weekly email update, Facebook, Twitter, or our website www.compassfcu.com.

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Holiday Hours

Martin Luther King Jr. Day
Monday, January 16th
All offices closed.

Presidents' Day
Monday, February 20th
All offices closed.

JOIN US FOR OUR *51st Annual Meeting*

WHEN: FEBRUARY 15TH, 2017 | EVENT BEGINS AT 6PM
 WHERE: OSWEGO ELKS LODGE, 135 W. 5TH ST.
 COST: \$8 FOR MEMBERS | \$15 FOR GUESTS
 RSVP: PURCHASE TICKETS AT ANY COMPASS OFFICE BY FEBRUARY 10TH

EVENT INCLUDES A HEARTY BUFFET DINNER, A COMPLIMENTARY GIFT, BEVERAGES, AND A CHANCE TO WIN SEVERAL CASH PRIZES. IN ADDITION, ATTENDEES WILL RECEIVE A PROGRESS REPORT ON THE CREDIT UNION AND A CHANCE TO VOTE FOR REPRESENTATIVES ON OUR ALL-VOLUNTEER BOARD OF DIRECTORS

PLEASE TURN TO BACK PAGE FOR ELECTION DETAILS

A MESSAGE FROM THE BOARD

Dear Compass Members:

Another year has come and gone. It is amazing how fast time flies. The year 2016 was definitely one for the books! We celebrated our 50th anniversary and welcomed former Oswego Heritage Credit Union members after a successful merger, as well as holding a list of outstanding events.



The merger brought us many good things this year. We acquired four new branch locations in the Canalview Mall in Fulton, for Davis-Standard employees inside of the plant, on the west side of Oswego in the Hillside Plaza, and in Culkin Hall at SUNY Oswego. We were also able to set up an ATM at SUNY Oswego for easy access by students, faculty, and staff. We welcomed 8 new employees and 2 new board members. To top it off, I am glad to say that our fiscal health has remained strong and has continued to thrive. Our membership is now at 7,300 and assets grew from \$38 million to over \$54 million.

These are just a small portion of the many accomplishments that our credit union has seen in the first 50 years. I cannot wait to see what the next 50 has in store.

Help us kick start the next fifty years at one of my favorite events of the year: the Annual Meeting. Our 51st Annual Meeting will be on Wednesday, February 15th, at the Oswego Elks Lodge. We will have a delicious dinner buffet, drinks, prizes, a report on the credit union and a chance for you to vote for the volunteer representatives on our Board of Directors. I hope to see you all there!

Wishing everyone happy holidays and a prosperous new year!

Mike Ferlito, Board President

Do you carry balances on high interest rate credit cards? \$\$\$

Bring it on over \$\$\$

Transfer those balances to a Compass Visa credit card and SAVE!



| No transfer fee
| 5.9% APR* for life of the balance

* APR= Annual percentage rate. Balance transfer rate is for one-time transfers only. Rate will not apply to future balances. No transfers allowed from existing Compass accounts. Balance transfers are not eligible for Visa rewards points. Member must qualify. Offer ends March 10th, 2017.

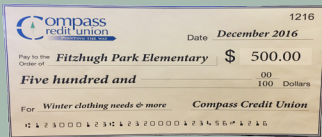
Another Successful Giving Tree

We owe our members a big THANK YOU! Once again Compass members showed their true holiday spirit by giving generously to our giving trees at our George St., Hillside, Fulton, and Novelis offices! The toys, bikes, and clothes were donated to families in need in Oswego County. In the photo below Stephanie Woolson and Tom O'Toole stand amid the holiday gifts gathered around the tree at our George St. office.



'TIS THE SEASON...

Keeping with tradition, Compass has donated \$3,200 to seven Oswego schools that participate in our Bank at School program. Each year \$200 is donated to Trinity Catholic School and \$500 to Oswego Middle School, Fitzhugh, Kingsford, Leighton, Minetto, and Riley Elementary schools. The money helps the schools to provide winter clothing and other necessities for the children who need them most. Bank at School is a very rewarding program to us, our volunteers, and the children who bank.



Leighton: In back: Compass Supervisory Committee member Gary Brown, School Nurse Jen Sharkey, Volunteer Patti Powers. In front: Bankers Kendall Ruggio, Owen Bartlett, Robert Reid and Logan Wallace

Trinity: In back: Compass Marketing Administrator Danielle Reygers and School Nurse Christina Chamberlin. In front: Bankers Zoe, Avella, Ryan, Oliver and Maggie

Minetto: In back: Parent Volunteer Debbie Gilmore and School Nurse Amy Waters. In front: Bankers Samantha Haight and Ryan Sharkey

Kingsford: In back: Principal Mary Volkomer, Volunteer Katie Godici and Volunteer Rose Vinciguerra. In front: Bankers Ian Fagan, Rowan Miller, Nia Evans, and Jameson Stepien.

Oswego Middle School: from left to right: Guidance Counselor Dan Rogers, Guidance Counselor Kathy Pearson, Assistant Principal Samantha Spaulding, Guidance Counselor Michelle Cooper, School Nurse Lindsey Cheslock, and Compass Marketing Administrator Danielle Reygers

Riley: In back: Principal Dr. Doty, Compass Marketing Administrator Danielle Reygers, and School Nurse May Pensero. In front: Bankers Madison Dawson and Layla Proano

Fitzhugh: In back: Allison Adkins, School Nurse Karyn Kirwan, Volunteer Francie Proud. In front: Bankers Austin Avalos, Dominick Salozzo, and Bradee Ekman



Leighton



Trinity



Minetto



Kingsford



Oswego Middle School



Riley



Fitzhugh

Need money for college?

College-bound high school seniors that are Compass members are eligible for Scholarships up to \$4,000

Visit www.CompassFCU.com for more information!



SAVE THE DATE

6TH ANNUAL CHARITY GOLF OUTING

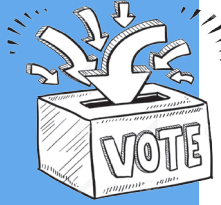
FRIDAY, MAY 12TH, 2017



BATTLE ISLAND GOLF COURSE
2150 NY RT-28
FULTON, NY 13069

NOMINATIONS OPEN FOR COMPASS BOARD

The Credit Union Nominating Committee is accepting names to participate in the selection of candidates for the Board of Directors. Members of the Board make a 3-year term commitment to serve the members of the Credit Union. They generally meet on the 3rd Thursday of each month at our George Street office at 3:30pm. Board responsibilities include giving direction to management, approving policies, and providing assistance with special projects.



This year, five Board positions are up for election. Anyone interested in running should call

- Don Bucher at 349-5582 or send an email to dbucher@oswegohealth.org.

All applications must be submitted by January 27th. The election will take place at our Annual Meeting on February 15th.

(Please see related article on front page.)

Imagine the possibilities...



FOLLOW US ON YOUR FAVORITE SOCIAL MEDIA



VOLUNTEERS NEEDED FOR BANK AT SCHOOL

Compass Locations and Hours of Operation

Main Office:

131 George St., Oswego
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

Fulton:

23 Canalview Mall, Fulton
Phone: 315-593-8443
Fax: 315-598-3293

Hours:

Mon. - Fri. 9 a.m. to 5 p.m.
Sat. & Sun. Closed

Oswego Hospital :

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

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
Sat. & Sun. Closed

Hillside Plaza:

7 Fourth Ave., Oswego
Phone: 315-207-0390
Fax: 315-207-0382

Hours:

Mon. - Fri. 9 a.m. to 5 p.m.
Sat. & Sun. Closed

Novelis:

P.O. Box 5160
Phone: 315-349-0116
Fax: 315-349-0631

Hours:

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

SUNY Campus:

507C Culklin Hall, Oswego
Phone: 315-312-2191
Fax: 315-312-3382

Hours:

Mon. - Fri. 11:30 a.m. to 4 p.m.
Sat. & Sun. Closed

Davis-Standard:

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

Hours:

Mon. - Wed. Closed
Thurs. & Fri. 9:15 a.m. to 10:15 a.m.
Sat. & Sun. Closed

Visit our website:

www.compassfcu.com

Email:

memberservice@compassfcu.com

24-hour phone access:

315-349-0123

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



Equal Housing Lender



National Credit Union Administration
A U.S. Government Agency