



Fulton Grand Opening Continues through October 16th

Compass FCU officially opened the doors to its all-new branch, located at 208 N. 2nd St. in Fulton, on August 3rd and is now holding a Grand Opening event through Friday, October 16th.



Led by Branch Manager, Julie Tombolillo, the all-new Compass FCU branch in Fulton now has Saturday lobby hours from 9 a.m. to 12 p.m. Fully updated hours of operation for this location are available on page four of the newsletter.

The Grand Opening is giving members the opportunity to register to win \$50 gift cards from several Fulton area restaurants and pick-up new Compass giveaway items while inside. Members need only to make a transaction inside the branch to enter the drawing, which will award 12 winners.

Two member specials are also being featured, available only in-person at the new Fulton branch until October 16th (details below).

As part of the Fulton Grand Opening event, Skippy's Ice Cream truck will be parked at the Fulton branch from 12-1 p.m. on October 2nd and October 9th. For more information call the Fulton branch at (315) 593-8443, or visit www.compassfcu.com.

Holiday Hours

Columbus Day
Monday, October 12th
All offices closed

Veterans Day
Wednesday, November 11th
All offices closed

Thanksgiving
Thursday, November 26th
All offices closed

Day After Thanksgiving
Friday, November 27th
George St. & Fulton:
Open 9 a.m. - 5 p.m.
All other offices closed

Christmas Eve
Thursday, December 24th
All offices close at 1 p.m.

Christmas Day
Friday, December 25th
All offices closed

New Year's Eve
Thursday, December 31st
All offices close at 1 p.m.

New Year's Day
Friday, January 1st
All offices closed

CELEBRATE WITH US!

RECEIVE A \$50 BONUS after you make three purchases with a new VISA Credit Card from Compass FCU.

Offer is only valid for new credit card accounts. \$50 credit is applied to credit card after 3 transactions have cleared the account. The 3 transactions must clear the account within 30 days of opening the card in order to receive \$50 credit. Credit is applied to card within 10 business days after the third transaction has cleared the account. All loans subject to approval.



GRAND OPENING SPECIALS September 14th through October 16th

* Offers available in-person only at new Fulton branch

\$100 CASH BONUS for opening a Compass FCU Checking Account with Direct Deposit. The first 30 to sign-up will also receive a Compass FCU Travel Tumbler.

Offer not available to existing Compass Credit Union checking customers, or those who have had accounts closed in the last 90 days (or with a negative balance). You can receive only one new checking opening related bonus per calendar year and only one bonus per account. Bonuses are considered interest and will be reported on IRS Form 1099-INT. Direct Deposit must be paycheck, pension or government benefits (such as social security) from your employer or the government. Direct deposit must be received within 60 days of account opening. Must open account in branch. Bonuses will appear within 10 business days of meeting the requirements. \$100 cash bonus limited to first 30 applicants.



Email: memberservice@compassfcu.com
24-hour phone access: 315-349-0123

Mobile APP: Compass FCU
www.compassfcu.com



A Message from the Board

Dear Compass Members,

As the fall season moves into full swing, we are happy to report another profitable quarter for Compass Federal Credit Union. Remember to look at our great deals on loans.



While the COVID-19 pandemic has forced us all to adapt to new things, we have managed to clear the hurdles presented and make great strides - including the team effort in putting on our "Drive-Thru" Annual Meeting.

While we usually enjoy the pleasure of each other's company at a dinner table during the Annual Meeting, this year Oswego Speedway was made our home, and we appreciate their hospitality. Many thanks go to the planning committee for working together to make this unique event possible for our members.

We also send congratulations to Julie Tombolillo, the staff and Building Committee Chair, Steve Gosselin, for successfully launching our beautiful branch in Fulton. We hope you take the time to stop in and take advantage of our Grand Opening specials available through October 16th.

Please take note once again of our annual Vehicle Refinance Special, running through October 31st, with rates as low as 1.79% APR.

Wishing you a happy fall and joyous Holiday season!

Michael Pisa, Board President

Employee Spotlight - Holly Abtey

Next time you stop into Compass Federal Credit Union's George St. office, be sure to say hello to Member Service Representative, **Holly Abtey**. Holly is a resident of Oswego and lives with her husband, their two boys and their dog, named Kiki. A former server and manager at Friendly's in Oswego, Holly is returning for her second stint at Compass and we couldn't be happier to have her back. Holly enjoys being a mom, Oswego winters, family game nights and a good TV series. Compass is proud to once again have Holly as a member of our valued team!



Mr. Mike's Seafood  


Compass
redit union
POINTING THE WAY

Fulton Grand Opening!

Make a member transaction and enter into a chance to win a \$50 Gift Card from one of these restaurants! Transaction must be made inside new Fulton branch between September 14th - October 16th. No limit on entries. Twelve Winners announced on October 16th.


  

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. Not a store of 2.99%. This offer is available for new money only. Compass will refinance up to 100% of the NADA retail value. Member must qualify. Offer ends 10/31/20.



Compass
redit union

Gift Card

1990 7658 4142 3219
4000

VALID THRU 01/19

A GIFT FOR YOU



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.

Compass Announces Bank at School Grand Prize Winners

Compass Federal Credit Union is pleased to announce this year's grand prize winners for the annual Bank at School program.

Running each year from October to May, the Compass Federal Credit Union Bank at School program offers Oswego City School District students an opportunity to deposit money into their own account. Those who participate are then entered into a random prize drawing.

Typically, the program's grand prize is the chance to step inside the Compass Cash Vault for a full minute, with the opportunity to grab as much as \$200 in cash as it swirls around them.

However, with the unique close of the school year due to COVID-19 regulations, 14 students were randomly selected to receive either \$50 or \$100, which was deposited directly into their Bank at School accounts.

This year's grand prize winners are Richard Whitney (Minetto), Jade Scheg (Minetto), Brayden Woodworth (Kingsford), Callen McNitt (Kingsford), Brayden Taylor (Fitzhugh), Lily Braun (Fitzhugh), Dawson Kazyaka (Riley), Alexander Galka (Riley), Megan Campbell (Leighton), Mary Ann Cherchio (Leighton), Ari Otokiti (Trinity), Zach Steiger (Trinity), Kayla Kinney (OMS) and Logan Crannell (OMS).

Compass Federal Credit Union congratulates all of our participating members as well as our grand prize winners.

Compass Federal Credit Union is eager to continue the Bank at School Program in 2020-2021. Stay tuned to our website at www.compassfcu.com for updates in regards to the program for the coming school year.



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 12/19/20*

Images from Our All-New Branch in Fulton

Pictured to the right are a sampling of images from Fulton's opening day, as well as a glimpse of some of the features at the branch.

At the top left are Compass FCU Associate Manager, Tom O'Toole; Member Service Representative, Heather Wyant; Fulton Branch Manager, Julie Tombolillo; Member Service Representative, Jennifer Vaccaro; and Building Committee Chair, Steve Gosselin. As the head of our Building Committee, Steve gave us the honor of being our first member transaction on August 3rd.

The bottom photos showcase our two drive-thru lanes and drive-up ATM (left), as well as our spacious and modern lobby area, which features four separate Member Service pods (right).



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 2020 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
2020

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.

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 12 p.m.

Fulton:

208 N. 2nd St., Fulton
Phone: 315-593-8443

Hours:

Mon. - Wed. 9 a.m. to 4 p.m.
Thurs. & Fri. 9 a.m. to 5 p.m.
Sat. 9 a.m. to 12 p.m.

Oswego Hospital:

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

Hours:

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

Tues., Thurs., Fri. 9 a.m. to 4 p.m.
(Closed for lunch 12:45 to 1:15 pm)

SUNY Campus:

150B Marano Campus Center,
Oswego

Phone: 315-312-2191
Temporarily Closed

Davis-Standard:

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

E-Mail: memberservice@compassfcu.com

24-Hour Phone Access: (315) 349-0123

Mobile APP: Compass FCU

Visit our website: www.compassfcu.com

INSPIRING HOPE

— FOR A —
GLOBAL COMMUNITY™

International Credit Union Day
October 15, 2020

CUNA.ORG/ICUDAY • #ICUDAY

AMERICA'S CREDIT UNIONS • World Council • HARLAND CLARKE

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



Equal Housing Lender



National Credit Union Administration
A U.S. Government Agency