

It's time to play ... **PLINKO!**

From April 15 - May 15, anyone who stops by our Hillside Commons branch at 7 Fourth Ave. in Oswego can play our new Plinko game and get a chance to win a prize.

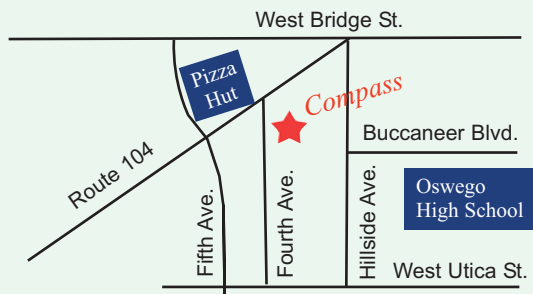
The intent of this promotion is simple: Members who live, work, go to school or travel on the west side of Oswego might not be familiar with the convenient location of our Compass branch office, which is right off Route 104, across from Pizza Hut.

Plinko players can win one of eight prizes. Maybe your zig-zagging puck will land on a free cup of Dunkin' Donuts coffee, or a rate discount on your next loan, or a drawing to win our grand prize: \$100 in cash! Each visitor to Hillside can play once during the promotion. Why not give it a try?



Play our "Price is Right" game just for stopping by our Hillside office

Visit us on the west side at 7 Fourth Ave.
We are there to serve you.



When to play: April 15 - May 15

Who can win: Anyone who stops in our Hillside office between 9 a.m. and 4 p.m., Monday through Friday.

Visit us today and try your luck!

Holiday Hours

**Memorial Day
Monday, May 31st**

All Compass offices will be closed.

**Fourth of July Holiday
Monday, July 5th**

All Compass offices will be closed.

College scholarship applications due April 15th

Every year, Compass offers two college scholarships worth \$4,000 each to members who are high school seniors. Applications can be downloaded from our website, www.compassfcu.com, or picked up at any Compass office. The deadline is April 15th.

Membership at Compass is open to anyone who lives, works, worships, volunteers or goes to school in Oswego County. Membership is also open to anyone who is related to a Compass member or lives in the same household as a person who is eligible to join. New members must open a basic savings account with a minimum deposit of \$5.

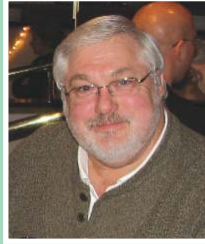
Compass has been awarding college scholarships since 1992. Last year's winners were Travis Tesoriero from Oswego High School and Andrea Keim from C.W. Baker High School in Baldwinsville.



A message from the Board

To the members of Compass Federal Credit Union:

About 140 members of Compass Credit Union attended our 44th Annual Meeting on February 12th at The American Foundry. I would like to thank everyone who came out on a chilly winter night to enjoy this special event. For those of you who could not attend, I would like to share some highlights.



*George DeLong
Board President*

First, our Annual Meeting included the election to our nine-member, all-volunteer Board of Directors. Eight candidates ran for four open positions. In the end, incumbent Board members Mike Ferlito, Sue Naylor and Don Bucher were elected to serve three-year terms. They were joined by Joanne Gardner, who previously served 20 years as president of the Board of Directors for Oswego Hospital Credit Union. Compass merged with the hospital credit union last October, and it was nice to see many of our hospital members at the meeting.

I would like to thank all of the other nominees for their interest in running: David Girard, Michael Herron, Jamie Leszczynski and Ed Hogan, a Board incumbent. I would especially like to thank Ed, the hospital's laboratory manager, who served on our Compass Board of Directors since the merger. Ed's service on the Board helped us with the hard work of this transition.

Our newest Compass Board member, Joanne Gardner (below), is a familiar face at Oswego Hospital. Joanne is a case manager and 36-year employee of the hospital. She is also the 15-year treasurer of the Oswego Hospital



Employees Fund Committee; a 25-year member of the Oswego Hospital Employee Recognition Committee; and a 10-year representative of Oswego Hospital on the Advisory Board of Arise. Outside of the hospital, Joanne has served 15 years as the secretary/treasurer for the Mexico Academy & Central School's

Alumni Band. She lives in Martville and has four grown children and seven grandchildren. We welcome Joanne.

Again, thank you to everyone who attended the Annual Meeting. We do regret that some of our members and guests did not receive the meal that was expected. The Staff and Board of Compass Credit Union, as well as the Foundry, apologize for this shortcoming. Action is being taken to eliminate that issue in the future.

George DeLong, Compass Board President

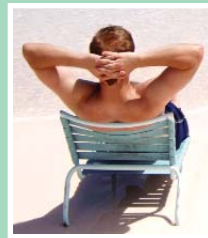
VISA Platinum with Rewards

Are you rewarding yourself?

Don't forget to redeem your points for cash, gift certificates, travel vouchers and more

If you are a Compass member who uses our VISA Platinum with Rewards card, don't forget to click on our website – www.compassfcu.com – to cash in your points for prizes.

Every dollar you spend on your card for purchases equates to a single reward point.* Those points, in turn, can add up to cash, gift certificates, travel vouchers and more. Fifteen hundred points, for example, can get you a \$10 gift certificate from Target, Sears, Staples and many other retailers. Points totaling 3,450 can get you \$25 in gift certificates from several popular retailers. Still, you can't get these prizes if you don't click on the VISA Rewards link on the right-hand side of our home page. Sign up today and get those prizes you've earned.



*Rewards do not include cash advances or ATM transactions.

Compass celebrates 44 years at this year's annual meeting

More than 140 people attended Compass Credit Union's 44th annual meeting held February 12th at The American Foundry. Compass Manager Tom O'Toole noted two significant achievements for the credit union in 2009: a new community charter, which broadly expanded our field of membership, and a merger this past fall with Oswego Hospital Credit Union.

Members had a chance to win cash prizes worth \$500 in all, with individual prizes ranging from \$10 to \$100. The winners were:

- | | | |
|-------------------|-------------------|-----------------|
| ○ Nancy Concadoro | ○ Pat Harris | ○ Carol Knopp |
| ○ Joanne Gardner | ○ Rose Duca | ○ Helene Izzett |
| ○ Linda M. Cole | ○ Gerald Dunning | ○ Larry Waters |
| ○ Bernie France | ○ Barb Knosp | ○ Halsey Mazur |
| ○ John Krupa | ○ Denise Grinnell | ○ Dan McManus |
| ○ Tammy Raponi | ○ Nancy Powers | ○ Pam Noyes |



50/50 Raffle Winner

Member Dan Sawyer, left, won the 50/50 raffle and was able to keep \$188 for himself and donate the other half to a charity of his choice: Kindred Kingdoms of Pennellville, which rehabilitates and releases injured wild animals.

In the news

Praise for credit cards from credit unions

As new federal laws go into effect to protect credit card users from undisclosed rate hikes and other questionable practices, much of the national media coverage has focused on the benefits of getting a credit card from a credit union.

An article published February 24th on *Forbes.com* told readers that credit unions are the way to go “if you feel your credit card company is trying to bleed you with new fees.” It listed five reasons to get your card from a credit union, including lower rates, lower fees, interest-rate caps, better service, and the fact that credit unions are non-profit and member-owned. “These institutions do not have the same pressures as Wall Street banks to maximize revenues to please investors,” author David K. Randall said.

An Associated Press article published Feb. 15 in the *Syracuse Post-Standard* listed the same benefits of getting a card issued from a credit union. “Rates and fees across the board tend to be cheaper at credit unions,” the article said.

Compass VISA Card Rates

Here are the annual percentage rates for VISA credit cards offered at Compass. For more information, or to see if you qualify, pick up an application at any of our branch offices.*

Visa Platinum	With automatic payment 8.90%	Without automatic payment 9.90%
Visa Platinum with Rewards	With automatic payment 9.90%	Without automatic payment 10.90%
Visa Classic	With automatic payment 8.90%	Without automatic payment 9.90%

* All VISA cards have a 25-day grace period and **no annual fee**. Compass charges a \$20 late fee if payments are ten (10) or more days late. There is no fee for balance transfers or for going over your credit limit. The credit limit for Visa Platinum and Visa Platinum with Rewards depends on the applicant's credit score.



Dawn and Bob Dashner



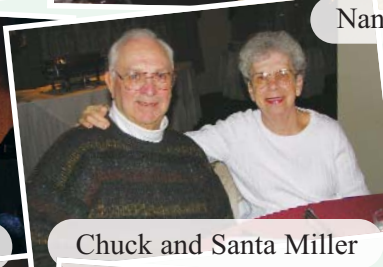
Rich and Helene Izzett



Nancy Concadoro and Cathy Cusyck



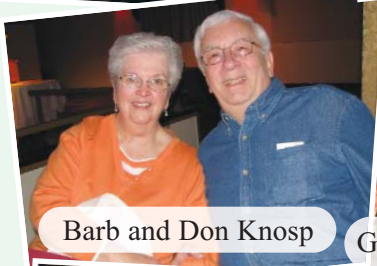
CU Manager Tom O'Toole



Chuck and Santa Miller



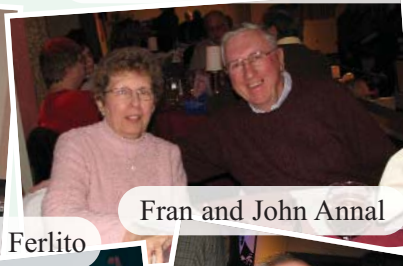
Staff members count ballots



Barb and Don Knosp



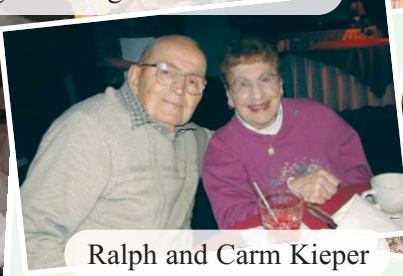
George DeLong and Mike Ferlito



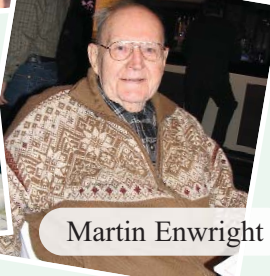
Fran and John Annal



Jonas and Sandra Palmer



Ralph and Carm Kieper



Martin Enwright

**WANTED:
Up-to-Date
Information**

If you change your address, telephone number, or e-mail address, please notify us at Compass as soon as possible.

Statements and other information may not reach you without a proper address, and we may not be able to contact you.

Even if you are leaving the area for a short time – “snowbirds” heading to Florida, for example – please let us know your temporary address and phone number and when you are expecting to return.

Giving up your land-line phone to use just your cell? Let us know. Stop by or call 342-5300.



Offer ends soon: April 15th

Spring *into action with our* HOME LOAN SALE

NO CLOSING COSTS



Home Equity Loans
Rates as low as 4.99%*
APR

New Mortgages & Refinanced Loans
Rates as low as 5.75%*
APR

* Qualified members must use automatic payment. PMI insurance is not included. This promotion does not apply to existing Compass loans. A \$10,000 minimum loan is required. Members with home loans paid off within 3 years of origination must pay back closing costs. Rates for mortgages and fixed-rate home equity loans vary based on credit score, loan-to-value and term of loan. APR = Annual Percentage Rate



Compass office for rent

Space has separate entrance, large window

Compass Credit Union has a 165-square-foot office for rent near the front lobby of our main office at 131 George St. in Oswego.

The office has a separate entrance, access to bathroom facilities, and a large window facing George Street. Heat, lights and cleaning services are included in the \$350-per-month rent. Phone and Internet access are not included.

Potential tenants would have to be approved by the Compass Board of Directors. Anyone interested in renting this space should contact Compass Manager Tom O'Toole at 342-7895.



GO GREEN and get some GREEN!

Free Online Banking

Getting set up is easy. Just stop by Compass.

With online banking, you have access to your Compass accounts 24 hours a day, seven days a week, from the comfort of your own home. Make transfers and check balances at your convenience.

Free E-Statements

E-statements allow you to view your statements online, saving time and money by eliminating the cost of paper and stamps. View monthly statements throughout the year with this service.

Free Online Bill Pay

Our secure Online Bill Pay service saves time and money. Pay your bills without worrying about due dates, lost checks, buying stamps, or making unnecessary trips to the post office.

How to reach us

Our main office:

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

Web site:

For the most up-to-date information and more, please visit www.compassfcu.com.

Hillside Commons:

7 Fourth Ave.
Oswego, NY 13126
Phone: 315-341-7277
Fax: 315-341-7299

*Novelis plant office:

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

*Oswego Hospital:

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

**Please note: Compass branches at Novelis and Oswego Hospital are only for employees at those facilities.*

GET SOME GREEN!

Sign up for Online Banking, E-Statements or Online Bill Pay before June 1st and enter a drawing to win ...

\$100 in cash!



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



National Credit Union Administration
A U.S. Government Agency



AMERICA'S CREDIT UNIONS