

SWIPE & WIN!

You could win a \$500 PRIZE just for using your Compass DEBIT CARD!

Just use your debit card for at least five signature transactions per month during April and May.* After the end of each month, we'll put your name in a drawing for one of these prizes:

\$500 Apple iPad
\$500 Visa Gift Card
\$500 Turning Stone Gift Card

*For a signature transaction, please select "credit" and sign whenever possible for your purchase. Transactions that require a PIN (Personal Identification Number) do not qualify for this promotion. This includes ATM withdrawals.

Buying your next vehicle?

Finance with
Compass and
we'll give you

\$50
CASH

Plus a great rate!



Apply online at www.compassfcu.com
or stop by today. Offer ends May 31, 2014.

Scholarship deadline is April 11

Friday, April 11th, is the deadline for graduating high school seniors to apply for a college scholarship from Compass Credit Union.

The top prize is worth \$4,000; two other scholarships are worth \$2,000 each. Stop by a Compass office or visit www.compassfcu.com to get an application.



Holiday Hours

Memorial Day

Saturday, May 24th
Monday, May 26th
All offices closed.

Independence Day

Friday, July 4th
Saturday, July 5th
All offices closed.

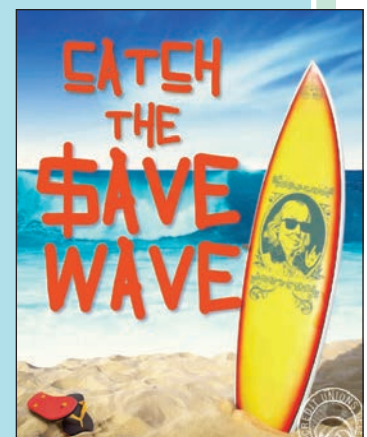
Youth members: Make a deposit in April to celebrate Youth Month & win prizes!

FREE EAR BUDS OR LIGHT-UP TOY

Youth members who make a deposit in person during the month of April will receive a free set of ear buds or a light-up yo-yo. Limit one gift per member, please, 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 two sets of free movie tickets, one set of four theme park tickets, and three \$25 Visa cards! Entries will be limited to one deposit per day.



A Message from the Board

Dear Compass Members:

After an especially harsh winter, nothing seems more welcoming than all the signs of spring. Still, I would like to thank all of the 155 Compass members who persevered on a cold February day to attend our 48th annual meeting at the Oswego Elks Lodge. As usual, the food and the company were fantastic. Even better, our attendees received another positive report about the strong financial health of the credit union.



Michael Ferlito
Board President

As I mentioned at the annual meeting, one of the biggest reasons for our credit union's success can be attributed to our dedicated and experienced staff, especially its leadership. Manager Tom O'Toole and Assistant Manager Denise Grinnell each surpassed their 25-year anniversaries with the credit union this past winter. I would like to commend and congratulate Tom and Denise for this significant achievement and thank them for all of their time and commitment. From their earliest days at Alcan until today, Tom and Denise have been there to guide us through all the challenges and changes that have made Compass what it is today. Thank you!



Manager Tom O'Toole
and Assistant Manager
Denise Grinnell

Mike Ferlito
Board President

DISCOUNTED MEMBERSHIPS AT BJ'S WHOLESALE CLUB

Applications will be available
June 16 - 30, 2014

Cost: \$43.20 for 15 months (\$10 off plus an extra three months compared to the regular, 12-month price)

Price includes sales tax and a second card for one other household member.

Returning BJ's members: This offer will serve as a 15-month extension from your current contract.

Compass celebrates 48 years at this year's annual meeting

More than 155 members of Compass Credit Union enjoyed a large buffet dinner, speeches and a chance to win several cash prizes during our 48th anniversary celebration and annual meeting held February 12th at the Oswego Elks Club.

Members who attended also voted to re-elect three incumbents to the Compass all-volunteer Board of Directors. Lisa Distin, Donald Piazza and Mike Wheeler were re-elected to three-year terms. As part of the celebration, Compass gave out cash prizes totaling \$500. The winners were:

\$10 Winners: Linda Straight, Tom O'Toole, Carolee McCoy, Nancy Powers, Lorraine Trenca, Richard Mueller, Santa Miller, John Annal, JoAnn Brown and George Axtell

\$25 Winners: Joe Cook, Claudia Henderson, Kathleen Bernard and Gary Weber

\$50 Winners: Wayne Myers and Diane McManus

\$100 Winners: Marge Mahaney and Fran Annal



A special message at the Elks welcomes our guests.

Please support our Relay for Life team in the fight against cancer

Compass staff members, volunteers and friends are banding together June 13th at the high school track outside Leighton Elementary School to participate in our second "Relay for Life" to help raise money for the American Cancer Society.



Friday, June 13th

Compass members can support "Team Compass" by purchasing a sun or moon card at any of our Compass locations. Members are also welcome to purchase a \$5 lumina that will be lit during the relay to celebrate the lives of those who have battled cancer.

Anyone with questions about "Team Compass" can stop in or contact the credit union at 342-5300.

More information about Relay for life is available at www.relayforlife.org.



Compass lobby last year



Food Pantry Donation

Compass member **Mike Damico**, right, won the 50/50 raffle at our 48th annual meeting and donated half the proceeds, \$235, to the Human Concerns emergency food pantry at 85 E. 4th St. in Oswego. **Debbie Deeb**, left, pantry director, said the all-volunteer pantry has been in the Oswego community for 29 years, serving as many as 250-300 people a month.



Howard and Linda Straight



John and Frances Annal



Compass employees Halsey Mazur and Tracy Paeno-Rigby



Compass Bank at School volunteer Kathie Topley and guest Rich Runner



Catherine and William Langdon



Santa and Charles Miller

Surcharge-free ATM at Rite Aid on Route 104

Compass members now have access to another convenient ATM for five free transactions per month. The Compass-branded ATM sits inside the Rite Aid at 250 State Route 104 in Oswego.

Compass members have access to thousands of surcharge-free ATMs locally and around the world. To see a map of local ATMs, visit our web site at www.compassfcu.com and look under "Quick Links" on the home page. You can also go to our home page or www.allpoint.com to find the nearest free Allpoint ATM.



Sign up today for Compass Credit Union's

Friday, June 13th

CHARITY GOLF OUTING

Emerald Crest Golf Course

3989 State Route 3, Palermo NY 13069

REGISTRATION DEADLINE:
Friday, June 6th

4 Person
Captain & Crew
\$55/members
\$65/guests

Requirements:

- Must be 21
- Each team must have at least one Compass member.

Proceeds benefit youth sports in Oswego. Past tournaments have raised \$2,600 for Little League, soccer and ice hockey.

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

We need teams!





Stop in April 24th for a FREE LIFE INSURANCE POLICY REVIEW

Do you need life insurance?
Do you have a policy but wonder if it's the best, most affordable plan?

Refreshments available all day!

Schedule a review on April 24th with licensed experts.

- Licensed insurance professionals available 9 a.m. to 5 p.m. at the main credit union office, 131 George St.
- Many carriers available
- Competitive quotes provided on-the-spot



Please RSVP by calling Compass at 342-5300 or stopping in. You can also contact Angela Renna, president of Sterling Financial Group, at 699-3424 or arenna@sterlingcny.com

Visa Rewards cardholders can stop in to redeem points

Compass members with Visa Rewards credit cards are welcome to stop by our main office at 131 George Street to get cash for their points, rather than redeeming their points online, so they can earn more money.

For example, if you cash in 10,000 Rewards points in person, you will get \$100 (one penny per point, or 1% cash back). If you do it through our Visa Rewards link at www.compassfcu.com, you will need a minimum of 15,000 points to get \$100 applied to your Visa account. However, you would still get a \$100 value through a retail gift card if you redeem 10,000 points online.

If you are planning to cash in your points in person, please do not do so until you have increments of at least 10,000 points.

Questions? Feel free to stop in or give us a call at 342-5300.

SUMMER LOAN SALE

\$1,500 @ 7% APR*

May 1st - July 31st

*Members must qualify. This loan has a repayment plan of up to 1 year. APR = Annual Percentage Rate

COMING IN JUNE AND JULY

Our 5th annual **NO CLOSING COSTS HOME LOAN SALE**



New Mortgages & Refinanced Loans

Home Equity Loans

*Qualified members must use automatic payment. Private Mortgage Insurance (PMI) 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 three years of origination must pay back closing costs. Rates for mortgages and fixed-rate home equity loans will vary based on credit score, loan-to-value and term of loan.



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.

***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: 315-216-4158

** For employees only*

Did you lose a set of keys?

A set of keys was found in the Compass parking lot at 131 George St. in March. Please stop in to claim them.

Did you know?

Under federal law, the only authorized site for a free online credit report is annualcreditreport.com. Through this site, you can get a free report from each of the three national credit reporting companies once every 12 months.



Equal Housing Lender

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



National Credit Union Administration
A U.S. Government Agency