

Pointing the Way

www.compassfcu.com

Pick up a Compass 



SCRATCH-OFF CARD to get:

- ✓ Great discounts on loans – savings that are applied **on top of** our already low rates
- ✓ A chance to win great prizes, including a patio set, grill or one of 10 “second chance” prizes!

**AUTO
LOANS**

**RV
LOANS**

**Personal
LOANS**

Rates as low as 1.49%
APR* with discounts

Rates as low as 3.74%
APR* with discounts

Rates as low as 6.74%
APR* with discounts

*Cards available while supplies last. APR=Annual Percentage Rate. Discounts range from 0.25% to 0.50% APR for auto & RV loans, from 1% to 3% for personal loans. Discounts expire May 4th. Prize drawings will be held May 6th. “As low as” rates reflect A+ credit and added discounts for using automatic payment and a debit card.

Scholarship deadline is April 12th



Friday, April 12th, is the deadline for high school seniors to apply for a college scholarship from Compass. The top prize is worth up to \$4,000; two other scholarships are worth up to \$2,000 each. Stop by a Compass office or visit www.compassfcu.com to get an application.

April is ...

Attention
Young Bucks &
Teen Tycoons!

**YOUTH MONTH
at COMPASS**



FREE GIFT: Learn how to “stache” your cash in a safe place by stopping at Compass Credit Union during the month of April. Any Young Buck or Teen Tycoon who makes a deposit in person during the month of April will have the choice of a free gift:

- a Lands’ End “string-a-sling” backpack or
- a mood-changing tumbler and straw

These free gifts will also be provided to anyone who opens a NEW Young Bucks or Teen Tycoon account in April. One gift per member, please, while supplies last.

FREE GIFTS!



PRIZE DRAWINGS: Youth members who make a deposit in person during the month of April will also be entered into a drawing for one of several prizes, including free movie tickets, a set of free theme park tickets and gift cards to area retailers. Entries will be limited to one per day, per youth member.

COMING IN JUNE AND JULY

Our 4th
annual

**NO CLOSING COSTS
HOME LOAN SALE**

New Mortgages &
Refinanced Loans
As low as 4.75% APR*

Home Equity Loans
As low as 3.99% APR*

*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 vary based on credit score, loan-to-value and term of loan. APR=Annual Percentage Rate



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

A Message from the Board

Dear Compass Members:

It was a long time coming, but spring has finally arrived. First, I would like to thank everyone who attended our 47th Annual Meeting held February 6th at the Oswego Elks Club. More than 150 Compass members received a complimentary blanket, enjoyed a wonderful buffet and learned about the continued success of the credit union. It was great to be able to share this good news with all of you.

*I would also like to share some good news about our Compass staff. In recent months, four of our member representatives were honored for giving five years of dedicated service to the credit union. **Stephanie Woolson, Randall Gordon,***



In front, from left to right, are Stephanie Woolson and Halsey Mazur. In back are Randall Gordon and Tracy Paeno-Rigby.

encourage you, our members, to seek out volunteer opportunities with Compass – because we can always use volunteers! Perhaps you are interested in serving on our Supervisory Committee, an oversight committee that is charged with making sure the policies and procedures of the credit union are being followed. Anyone who has questions about this committee can call Compass Manager Tom O’Toole at 342-7895. We also have room for volunteers in our “Bank at School” program, which offers a hands-on opportunity for students to make deposits during the school day.

Finally, we routinely have special events planned for our credit union, including a summer picnic. If you are interested in helping with these activities, please call our marketing administrator, Jackie Wiegand, at 342-5300.

In the meantime, I hope you enjoy these warmer days of spring.

Mike Ferlito
Board President



Michael Ferlito
Board President

Tracy Paeno-Rigby and Halsey Mazur were recognized for providing the kind of quality, caring and personal service that make our credit union unique.

Finally, with the continued growth of the credit union, I would like to take this opportunity to

Compass celebrates 47 years at this year’s annual meeting

More than 150 members of Compass Credit Union enjoyed a large buffet dinner, speeches and a chance to win several cash prizes during our 47th anniversary celebration and annual meeting held February 6th at the Oswego Elks Club.

Members who attended also voted to re-elect three incumbents to the Compass all-volunteer Board of Directors. Mike Ferlito and Don Bucher were re-elected to three-year terms. A third incumbent, Joanne Gardner, was re-elected to complete a two-year term. As part of the celebration, Compass gave out cash prizes totaling \$500. The winners were:

\$10 Winners: Deb Rood, Mike D’Amico, Craig Kennedy, Mary Alice O’Mara, Joanne Piazza, Charles Miller, Elaine Baldwin, Lumina Spedding, Margaret Mahaney and Jim Schwitter

\$25 Winners: Richard Izzett, Santa Miller, Deb Foster and Patti Bucher

\$50 Winners: Cathy Hurlbut and Tom O’Toole

\$100 Winners: Diane Rupert and Fern Parsons



A large sheet cake notes the 47th anniversary of Compass.

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

Compass staff members, volunteers and friends are banding together June 14th & 15th at the high school track outside Leighton Elementary School to participate in our first “Relay for Life” to help raise money for the American Cancer Society.

Compass members can support “Team Compass” by purchasing “Sun & Moon” signs at any of our Compass locations. Members are also welcome to purchase \$5 luminaries that will be lit during the relay to celebrate the lives of those who have battled cancer. The traditional luminaria ceremony is set for 9:30 p.m., Friday, June 14th.

Anyone with questions about “Team Compass” can contact the credit union at 342-5300. More information is available at www.relayforlife.org/oswegoNY.



Friday - Saturday
June 14th & 15th
High School Track

Holiday Hours

Memorial Day
Monday, May 27th

All offices closed.

Independence Day
Thursday, July 4th

All offices closed.

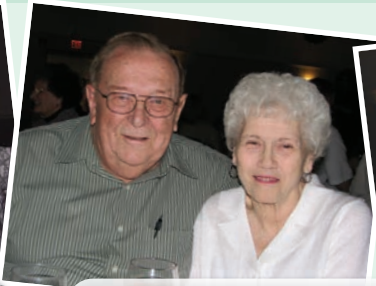


Food Pantry Donation

Compass member **Mark Taormina**, left, won the 50/50 raffle at our 47th Annual Meeting and donated half the proceeds, \$278, to the Human Concerns emergency food pantry at 85 E. 4th St. in Oswego. **Debbie Deeb**, right, pantry director, said the all-volunteer pantry has been in the Oswego community for 28 years, serving about 250-300 people a month.



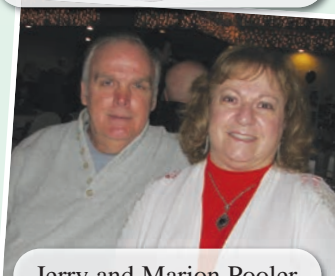
Bill and Sonia Robinson



Paul and Elaine Baldwin



Fern and Ivan Parsons



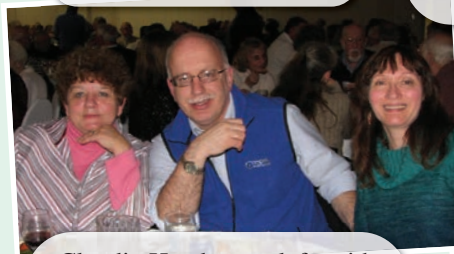
Jerry and Marion Pooler



Compass Manager Tom O'Toole, left, and Board President Mike Ferlito



Theresa and Kenn Kern



Claudia Henderson, left, with Board Member Don Bucher and his wife, Patti



Board member Don Piazza and his wife, Joanne



Barb and Don Knosp

Compass now offers card payment processing for small businesses

Looking for a better and less expensive way to process credit card payments? Compass Credit Union has teamed up with TSYS Merchant Solutions to offer this service to small business owners.

TSYS, which touts a 60-year history and operations in 84 countries, offers processing services for credit, debit, gift and purchasing cards, checks, mobile and online transactions.

The company also offers:

- negotiated rates
- a local, qualified service representative
- free online statements
- a full suite of payment processing products
- end-to-end data security solutions



If anyone is interested in this service, or would like to compare your current card-processing service to TSYS, please contact Compass at 342-5300 or call TSYS Merchant Advocate Deb Angarano, below.

For a free consultation:
Debra (Deb) Angarano
(315) 439-8708
dangarano@tsys.com

TSYS was recently named one of the "World's Most Ethical Companies" by the Ethisphere Institute for the second year in a row. For more information, please visit www.ethisphere.com.

DISCOUNTED MEMBERSHIPS AT BJ's WHOLESALE CLUB

Applications will be available
May 6th - May 17th

Cost: \$43.20 for 15 months (\$10 off the regular 12-month price)

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

A special note to returning BJ's members:

If you are up for a membership renewal, this offer will serve as a 15-month extension from your current expiration date. This offer will only be available through Compass Credit Union.



Sign up today for Compass Credit Union's

Friday, May 17th

CHARITY GOLF OUTING

Radisson Greens Golf Course

8055 Potter Road, Baldwinsville, N.Y.

**REGISTRATION
DEADLINE:**
May 10, 2013

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

Requirements:

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

Charities to benefit:

- ✓ Oswego Little League
- ✓ Oswego Youth Soccer Association
- ✓ Oswego Minor Hockey Association
- ✓ Oswego Pop Warner Football

Registration: 8 a.m.
Shotgun Start: 9 a.m.

Registration includes:

- Golf cart and greens fees
- Hot dogs & soda for lunch
- Prizes for closest to the pin and closest to the line
- DINNER after golf



For more information, please contact Compass Manager Tom O'Toole at 342-7895 or download a registration form from our Compass web site: www.compassfcu.com.

FREE SEMINAR: Retirement Planning

with guest speaker Sue Cody of Fidelity Investments



- When: Thursday, May 2nd
- Time: 3:30 to 5 p.m.
- Place: Compass FCU, 131 George St.



Please RSVP by calling Compass at 342-5300 or stopping in. You can also contact AXA Financial Consultant Angela Renna at 699-3424 or angela.renna@axa-advisors.com.

*Compass has teamed up with AXA Advisors, LLC, to provide financial services for our members but is not responsible for its investment advice or other services. Securities offered through AXA Advisors, LLC (NY, NY 212-314-4600), member FINRA, SIPC. Investment advisory products and services offered through AXA Advisors, LLC, an investment advisor registered with the SEC. Annuity and insurance products offered through AXA Network, LLC and its insurance agency subsidiaries. GE-55125a (5/10)

Attention Members:

Get your free online credit report from **one source only.**

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.

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

Notice of statement audit

Compass Credit Union's Supervisory Committee will be conducting an audit of March statements. Members who have questions or concerns about their March statements should contact the committee at the following address:

Supervisory Committee
P.O. Box 5451
Oswego, NY 13126

You can also go to www.compassfcu.com and click on "Supervisory Committee" under "Contact Us."



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



National Credit Union Administration
A U.S. Government Agency



AMERICA'S
CREDIT UNIONS