

## Earn 1.25% APY\* with our Premier Checking Account

Effective  
January 1st

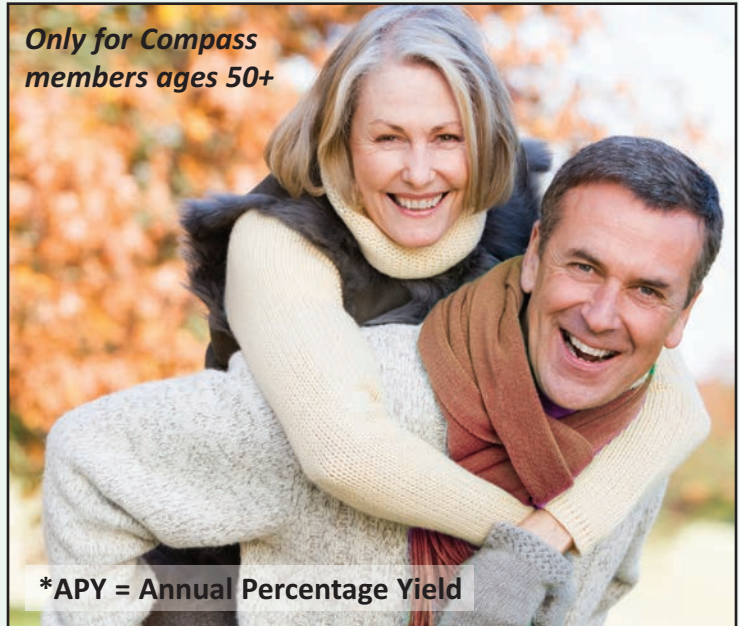
### Premier CHECKING

Compass members ages 50 and older will *automatically* receive monthly dividends of 1.25% APY\* if these criteria are met:

- ✓ Maintain a \$500 minimum daily balance in your checking account
- ✓ Complete five signature-based debit card transactions per month
- ✓ Have a direct deposit with Compass

What is a signature-based debit card transaction?  
Learn more on Page 3.

Only for Compass  
members ages 50+



\*APY = Annual Percentage Yield

## 48th Annual Meeting

Wednesday, February 12th  
Oswego Elks Lodge

Please join us at 6 p.m. for a night that includes a hearty buffet dinner, beverages and a chance to win several cash prizes. In addition, attendees will get a progress report on the credit union and a chance to vote for three candidates to fill vacancies on our all-volunteer Board of Directors.

Please turn to  
the back page  
for additional  
election  
information.



### Tickets cost:

- ✓ \$8 for members
- ✓ \$15 for non-members

Available at any Compass office. Please purchase by February 7th.



Time to ride

## SNOWMOBILE LOANS

as low as **1.99%** APR\*  
for 36 months

\* Terms & conditions apply.  
APR = Annual Percentage Rate  
Offer ends March 31st.

## A Message from the Board

*As always, I hope each and every one of you had a wonderful holiday season and a great start to 2014.*

*This brand new year brings much to be thankful for in terms of progress here at Compass Credit Union. We can be thankful for all of our members, including the 216 new people who joined the credit union over the course of 2013.*

*We can be thankful for our loan growth, which went up by more than \$2 million during the year, keeping our credit union financially strong. Finally, we can be thankful for a variety of accomplishments achieved by our dedicated credit union staff, including:*

- ✓ A new and easy-to-use online loan application
- ✓ New ATMs at our Novelis & George Street offices
- ✓ Conversion to a new Visa processor, called Vantiv
- ✓ Efficient halogen lights in our George Street lot
- ✓ A successful community picnic
- ✓ Expansion of our Bank at School program

*So what will 2014 bring? Obviously, we hope this new year brings more of the same. Our staff and Board of Directors, as well as our Supervisory Committee, will continue to work hard to make continued improvements.*

*To get the year off to a good start, I would like to cordially invite you to one of my favorite events: The Compass Annual Meeting, which is scheduled for 6 p.m. February 12th at the Oswego Elks Lodge. This year, we will celebrate our 48th year of doing business, which means the big 5-0 is right around the corner. Please join us for a delicious buffet, an update on the credit union, the election to our Board of Directors, cash prizes and a warm night of socializing with a wonderful group of members. I hope to see you all there!*

**Mike Ferlito**  
Board President



**Michael Ferlito**  
Board President

## Texting fraud gains ground; be wary of responding to 'urgent' cyber messages

A new scam that has spread across the country involves text messages that claim your debit or credit card has been blocked for security reasons. The text offers a phone number with an automated response system asking people for their credit card numbers, Personal Identification Numbers, phone numbers and other personal information.

PLEASE do not respond to these text messages or to any unknown or "urgent" e-mail that asks you to type in personal information. Compass would never ask for this information through a text, e-mail or unsolicited phone call. If you have any questions, please contact the credit union at 342-5300.

## Members donate generously to holiday 'Giving Trees' at Compass

Compass members donated dozens of toys and about \$385 in cash this past holiday season for a pair of "Giving Trees" set up at our George Street and Novelis offices. The gifts were donated to families in need through the Oswego County Mental Health Association. At Novelis, employees from the Human Resources and Continuous Improvement departments raised \$280 in cash to help buy presents for that tough-to-buy-for group: teen-agers. **In the photo:** Compass member representatives Margie Sincavage, left, and Halsey Mazur stand among the toys at our George Street office.



## Compass donates \$3,200 for student clothing, other needs

Compass Credit Union recently donated \$3,200 to several Oswego schools that participate in our Bank at School program. The money was used for winter clothing, food and other basic needs for students in the district.

Receiving \$500 each were Fitzhugh, Kingsford, Leighton, Minetto and Riley elementary schools. Oswego Middle School also received \$500. Trinity Catholic School, which is smaller in size, received \$200 from Compass.



## Helping at Oswego Middle School

Compass donated \$500 to Oswego Middle School, where students work as tellers on school banking days. From left to right are students Jarreau Hoskins, Mattie Wallace and Allyssa Copeland; OMS teacher Kenn Kern; Home & School President Vicki Furlong; Compass Marketing Administrator Jackie Wiegand; Principal Mary Beth Fierro; student Sierra Buske; and Compass Marketing Intern Nicole Tarantelli.



## It's time to SIGN for that debit card transaction

Debit or credit? Signature or PIN? Making these choices can be confusing. In the case of debit cards, which withdraw money from your checking account, Compass would like you to **sign** for your transactions because it saves the credit union a substantial amount of money.

It could also help our members who are at least 50 years old. That's because our Premier Checking Account, which pays 1.25% APY,\* requires members to make at least five signature-based debit card transactions per month. (See front page.)

Basically, there two ways to use your debit card: through **signature-based** or **PIN-based** transactions. Here are the differences:

### Signature-Based Transactions

These transactions usually require your signature at the time you make a purchase. When you provide your debit card to a merchant, you may be asked, "Credit or debit?" If you would like to sign for your purchase, you would answer, "Credit." The money will still be drawn from your checking account. If you select "credit" and do **not** have to sign for the purchase, you will be still be credited with a signature-based transaction for your Premier Checking Account. This is because you are not entering a four-digit Personal Identification Number (PIN). Some merchants do not require a signature for purchases below a certain amount of money.

### PIN-Based Transactions

These transactions require your PIN at the time of purchase. (Your PIN is also required when using an ATM.) When you provide your debit card to a merchant, you may be asked, "Credit or debit?" If you would like to enter your PIN for your purchase, you would answer, "Debit." If you enter a PIN, the transaction will **not** count toward the requirements of the Premier Checking Account.

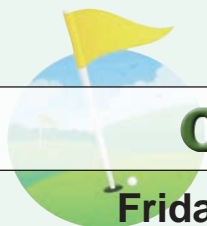
Questions? Give us a call at 342-5300.



A debit card transaction that does NOT require a PIN is a *signature transaction*.

Please note: If a box for your PIN automatically appears when you are making a purchase, you can simply press "cancel" and instead press "credit" to complete a signature-based transaction.

\*Annual Percentage Yield



## SAVE THE DATE for our 3rd Annual CHARITY GOLF OUTING

Friday, June 13, 2014 Emerald Crest Golf Course

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

#### Requirements:

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

#### Registration

**Deadline:**  
Friday, June 6th

*Proceeds benefit youth sports in Oswego. Past tournaments have raised more than \$2,500 for youth Little League, soccer and ice hockey.*

3989 State Route 3  
Palermo, NY 13069

#### We need:

- ✓ TEAMS
- ✓ SPONSORS



Sponsor  
a hole for  
\$100



Enjoy  
games and  
raffles



Lunch &  
dinner  
included

For more information, please contact Compass Manager Tom O'Toole at 342-7895. You can also download registration and sponsorship forms from our web site, [www.compassfcu.com](http://www.compassfcu.com).

## Law requires 4-day wait for student loans

Federal regulations require Compass members who are approved for student loans to wait four business days to receive their money once their loan contract has been signed.



Please give us a call at 342-5300 if you have any questions.

## College scholarships available to graduating high school seniors

### Scholarships totaling \$8,000 available from Compass FCU



Graduating high school seniors who are Compass members can now apply for college scholarships worth \$8,000 in all from Compass Credit Union. Two of our scholarship prizes are worth \$2,000 each. The third and largest scholarship, which goes to the top applicant, is worth \$4,000.

Applications are available on our Compass web site, [www.compassfcu.com](http://www.compassfcu.com), or at any Compass office. They must be returned no later than Friday, April 11th.

### Scholarships available through state credit union association



High school seniors who are Compass members can also apply for college scholarships of \$500 or \$1,000 through the Credit Union Association of New York.

Applications are available on our Compass web site, [www.compassfcu.com](http://www.compassfcu.com), or at any Compass office. They must be returned to Compass no later than January 31st.

Compass will submit the applications to CUANY on the student's behalf. The credit union will be notified of the winners in early April.

### Annual election for Compass Board of Directors set for February 12th

This year, the all-volunteer Board of Directors for Compass Credit Union will have three positions open for election during our annual meeting on February 12th.

Board incumbents Lisa Distin, Don Piazza and Mike Wheeler are all seeking re-election. Anyone else who is interested in running should contact Board member Donald Bucher, our nominating committee chairman. Don can be reached weekdays from 8 a.m. to 4:30 p.m. at 349-5582. You can also send him an e-mail at [dbucher@compassfcu.com](mailto:dbucher@compassfcu.com).

The annual meeting begins at 6 p.m. at the Oswego Elks Lodge. For tickets, please stop by any credit union office.

### Two members win \$100 in drawings

Compass recently held a pair of \$100 drawings to encourage members to sign up for e-statements and to open new debit

or credit cards. **Justin Mandurano**, left, won the e-statement drawing and **Kourtney Clark**, right, won the card drawing. Congratulations to both of our winners!



## FREE SEMINAR: Estate Planning



**Financial Consultant**  
**Angela Renna & Estate Planning**  
**Attorney Scott Koldin**

- **When:** Thursday, January 23rd
- **Time:** 3:30 to 5 p.m.
- **Place:** Compass FCU, 131 George St.



*Please RSVP by calling:*

- ✓ **Angela Renna at 699-3424 or**
- ✓ **Compass at 342-5300**

\* 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)

### Compass Locations and Hours of Operation

#### Main Office

131 George St.  
Oswego, NY 13126  
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

#### Oswego Hospital\*

110 W. 6th St.  
Oswego, NY 13126  
Phone: 315-349-5562  
Fax: 315-216-4158

#### Hours

**Mon. - Thurs.** 11 a.m. to 4 p.m.  
**Fri.** 9 or 11 a.m. to 4 p.m.\*\*  
**Sat. & Sun.** - Closed  
\*\* *Open 9 a.m. on paydays*  
*Closed 12:30 to 1 p.m. for lunch*

#### Novelis\*

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

#### Hours

**Mon. - Fri.** 9 a.m. to 4 p.m.  
**Sat. & Sun.** - Closed  
*Closed 12:45 to 1:15 p.m. for lunch*  
*\* For employees only*

### Our Holiday Hours

#### Martin Luther King Jr. Day Monday, January 20th

*All Compass offices will be closed.*

#### Presidents' Day Monday, February 17th

*All Compass offices will be closed.*

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



Equal Housing Lender



National Credit Union Administration  
A U.S. Government Agency