



Compass Partners with Zogo Mobile App to Spark Financial Literacy for All Ages



Compass Federal Credit Union has partnered with Zogo, aimed with the mission to make financial literacy fun and to help provide financial knowledge to all.

The Zogo mobile app offers a seamless user experience and can be downloaded via the Apple App Store or the Google Play Store. Once downloaded, enter the Compass Federal Credit Union

Access Code of 'COMPASSFCU' and join the credit union's customized experience.

Once inside, users can experience over 800+ professionally verified educational modules set to deliver information in a clear and compelling way. By earning badges, battling for the top spot on the leaderboard, exploring the interactive toolkit, and joining daily trivia parties, users are encouraged to play while they learn.

As users progress they earn virtual Pineapples by engaging with the app, which they can then exchange in the app's Marketplace for gift cards, charity donations and other bonuses. It literally pays to learn financial literacy with Zogo and Compass Federal Credit Union.

To learn more about Zogo, visit www.zogo.com.

Holiday Hours

Columbus Day
Monday, October 10th
All offices closed

Veterans Day
Friday, November 11th
All offices closed

Thanksgiving
Thursday, November 24th
All offices closed

Day After Thanksgiving
Friday, November 25th
*George St., Fulton & W. 1st St.:
Open 9 a.m. - 5 p.m.
All other offices closed*

Christmas Eve
Saturday, December 24th
All offices closed

Christmas Holiday
Monday, December 26th
All offices closed

New Year's Eve
Saturday, December 31st
All offices closed

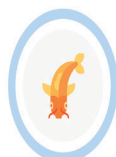
New Year's Holiday
Monday, January 2nd
All offices closed

zogo

on the app store today.



get paid to learn financial literacy.



Income



Taxes



Debt

300+ lessons. 20 categories. real rewards.

Contact Us

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,

I would like to start this quarter's message by thanking the members that took time to be with us for the return of our Member Appreciation Picnic, which was held at 2 Flags on October 2. After more than two years, we were finally able to gather to enjoy each other's company and give a little extra back to our valued membership in a community setting. Thank you all for your continued patience as we have worked to get back to this point and thank you to our Picnic Committee, staff and volunteers that helped to give us a great day.



Within the last year we have seen the launch of our new website, mobile app, as well as a move to our 300 West 1st St. location; all of which have proven to better serve our members and expand our products and services. With this, we have seen continued growth in the community and have recently surpassed 7,600 members. The future is bright and we are eager to continue this upward trend.

We are pleased to remind everyone that our SUNY Oswego location has re-opened for the semester inside of the Marano Campus Center in room 150B. This location is open Wednesdays from 9 a.m. to 2 p.m.

Wishing you a happy fall and joyous Holiday season!
Michael Pisa, Board President

Employee Spotlight

The next time you stop into Compass FCU's George St. office, be sure to say hello to one of the latest additions to our team - **Michael Manwaring.**



With several years of experience in banking and retail management, it has taken Michael little time at all to adapt and become a key member of the Compass team.

Michael resides in Oswego with his daughter and a house full of pets and enjoys hiking, kayaking, skiing and singing.

We're thrilled to have Michael as part of our valued Compass team!

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 credit union Penny Pinchers

Put Your Spare Change to Good Use...

Compass FCU's Penny Pinchers Program is designed to help you save for that rainy day, large purchase or any savings goal you might need. The Penny Pinchers Program lets you automatically save with every debit card swipe.

How To Qualify...

In order to qualify, all you need is a Compass checking account with a debit card. Visit any office to enroll.

How Do I Save...

Each purchase using your debit card will be rounded up to the nearest whole dollar. The rounded amount will then be transferred from the checking account attached to the debit card, into the Penny Pinchers Savings account under the same membership. Each rounded amount will be between \$0.01 and \$0.99. Transfers will be completed at the end of the day. Only purchases run as a debit or credit, made with your debit card attached to your checking account enrolled in the Penny Pinchers Program, are eligible.



Spend & Save

Charity Golf Outing Raises More than \$6,500 for Youth Athletics

The 2022 Compass Charity Golf Outing proved to be record setting both in terms of the number of teams participating and the amount of money donated to youth athletics. This year a total of 18 teams participated in the outing, held at Battle Island Golf Course on August 28, with more than \$6,500 being divided between Oswego Youth Soccer, Oswego Pop-Warner Football and Fulton Wrestling.

After 18 holes it was the Delaney 4, consisting of Don West, Adam Toal, Ed Tagliareni and Rich Delaney, topping the leaderboard with a score of 57. Finishing in the second position was Joe's Jerky including Lonnie Guile, David Cliff, Loren Burrows and Dick Burrows. Rounding out the top three finishers was Balls of Fire 2.0 with team members Bob Vaccaro, Brian Howard, Henry Hazboun and Dan Crowe.

Steve Skinner and Lou Speciale tied in the day's 3-putt contest and each donated their money back to the three youth sports organizations.

Christie Kierling had the day's longest drive in the fairway. John DeLong knocked the ball closest to the pin on Hole No. 6, Richard Delaney was closest on Hole No. 9 with Tim Davis closest on Hole No. 17. Jim Lagoe was closest to the line on Hole No. 10.

The 50/50 raffle was won by Deb DiRoma. Deb donated \$100 of her winnings back to the charity effort.

Compass Federal Credit Union would like to thank contest and dinners sponsors BSI Mechanical, Canale Insurance, Empower FCU, Sterling Financial Group, Brown Security Solutions, David Mirabito, Fulton Speedway, Lou Anne Rucynski-Coleman ESQ and Novelis.

Gift sponsors included Raby's ACE Home Center, C's Beverage Center, Dunkin Donuts, Novelis and Wegman's.

A number of hole sponsors also contributed including DiMartino Law Office, Dupli Envelope & Graphics, Felasco & Cuomo PLLC, FLEX, KSG Law PLLC, Lakeview Lanes, Ontario Orchards, Oswego Quality Carpet, Oswego Teacher's FCU, Riehlman, Shafer & Shaw LLC, Rodak Law Office and The Sting.



1st Place: Delaney 4 - Richard Delaney, Adam Toal, Ed Tagliareni, Don West.



2nd Place: Joe's Jerky - Lonnie Guile, Loren Burrows, Dick Burrows, David Cliff.



3rd Place: Balls of Fire 2.0 - Bob Vaccaro, Brian Howard, Henry Hazboun, Dan Crowe.

Black FRIDAY *SPECIAL*

ONE DAY ONLY!
Friday, November 25

No Fees For:
| Gift Cards
| Money Orders
| Cashier's Checks

Holiday Loan Special:
| Holiday Loan
Increased to \$2,500
(Must qualify. Must apply for Loan on 11/25.)

Compass
redit union
POINTING THE WAY

(315) 342-5300 | www.Compass FCU.com

Bank at School is Underway!

Interested in being a volunteer?

Call (315) 342-5300!

Ask for Dan and see how you could be part of this rewarding program...



Compass
redit union
POINTING THE WAY

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 2022 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 _____

Skip a payment

To sign up, complete the coupon above and drop it off at any Compass office before November 30th.



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 12/16/22

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 1.74% APR*

*APR= Annual Percentage Rate. Discounted rates for loans transferred to Compass FCU from another financial institution. Has a floor of 1.74%. This offer is available for new money only. Compass will refinance up to 100% of the NADA retail value. Member must qualify.



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.

Novelis Plant:

P.O. Box 5160
Phone: 315-349016

Hours:

Mon. 9 a.m. to 1 p.m.
Thurs. & Fri. 9 a.m. to 4 p.m.
OPEN November 23 - Regular Hours

Fulton:

208 North Second St., Fulton
Phone: 315-593-8443

Hours:

Mon. - Fri. 9 a.m. to 5 p.m.
Sat. 9 a.m. to 12 p.m.

SUNY Oswego:

150B Marano Campus Center
Phone: 315-312-2191

Hours:

Wednesdays 9 a.m. to 2 p.m.

Questions? Contact Us!

Website:

www.compassfcu.com

Email:

memberservice@compassfcu.com

Mobile App:

CompassFCU

24-Hour Phone Access:

315-349-0123

Oswego Hospital:

110 West Sixth St., Oswego
Phone: 315-349-5562

Hours:

Fridays 9 a.m. to 4 p.m.

West First Street:

300 West First St., Oswego
Phone: (315) 207-0390

Hours:

Mon. - Fri. 9 a.m. to 5 p.m.



REPORT CARD Rewards

REPORT CARD

Reading	A+
Writing	A+
Mathematics	A+
Science	A+
History	A+
Art	A+
P.E.	A+

Earn Money For Every 'A' You Receive!

To encourage our youth account holders to achieve a grade of A/90 or higher per class, per marking period, Compass will contribute \$1 for each grade A/90 or higher. Only main courses will be awarded: Math, Science, Social Studies, English/Language Arts, for a possible total of \$4 per marking period.

* All credit union contributions will be made into the Young Bucks or Teen Tycoons account and a hold will be placed on those contributions until the account holder turns 18.
* An original current report card must be submitted to earn the contributions. The credit union will only accept grades from the current marking period, and the marking period previous to the current.

Call or Visit Online for Information
(315) 342-5300 - www.CompassFCU.com

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



Equal Housing Lender



National Credit Union Administration
A U.S. Government Agency