



## Compass Board Members Re-Elected During 55th Annual Meeting on September 2nd



Compass Federal Credit Union's 55th Annual Meeting took place on Thursday, September 2, with three board members elected to new terms.

Incumbents Darcy Antonucci, Joanne Gardner and Joyce Pritchard were all re-elected to new three year terms on the board of directors.

The 55th Annual Meeting, which was held outside of the Compass FCU main office in Oswego, was called to order by Board President, Mike Pisa, at 6 p.m. Fellow board member, Andy Bucher, handled the casting of ballots before the meeting continued.

Joyce Pritchard presented last year's meeting minutes, with Don Piazza reviewing the Treasurer's Report and Gary Brown providing the Supervisory Report.



Mike Pisa and Compass FCU Manager, Jennifer Rupert, then addressed the state of the credit union to all members on hand for the meeting before fielding any questions from membership.

Members that pre-registered for and attended the meeting were eligible to win a \$75 VISA Gift Card from Compass, with David Worth being randomly drawn as the winner. Worth then selected the American Red Cross to receive a \$150 donation on behalf of Compass Federal Credit



Union. David is pictured to the left with Compass FCU Board President, Mike Pisa (left), and Compass FCU Marketing Administrator, Dan Kapuscinski (right).

Details will be announced as they become available for a hopeful return to our usual Annual Meeting program in 2022.

## Holiday Hours

### Columbus Day

Monday, October 11th  
*All offices closed*

### Veterans Day

Thursday, November 11th  
*All offices closed*

### Thanksgiving

Thursday, November 25th  
*All offices closed*

### Day After Thanksgiving

Friday, November 26th  
George St., Fulton & W. 1st St.:  
Open 9 a.m. - 5 p.m.  
*All other offices closed*

### Christmas Eve

Friday, December 24th  
*All offices close at 1 p.m.*

### Christmas Day

Saturday, December 25th  
*All offices closed*

### New Year's Eve

Friday, December 31st  
*All offices close at 1 p.m.*

### New Year's Day

Saturday, January 1st  
*All offices closed*

## Contact Us

**Email:** [memberservice@compassfcu.com](mailto:memberservice@compassfcu.com)

**24-hour phone access:** 315-349-0123

**Mobile APP:** Compass FCU

**[www.compassfcu.com](http://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 our 55th Annual Meeting held outside of our George St. location. While this was again not a typical Annual Meeting setting for Compass, we were happy to be able to meet with you in person and enjoy your company, if only for a short period of time. Congratulations go out to Darcy Antonucci, Joanne Gardner and Joyce Pritchard on re-election to the Board.



It is my hope that you have taken time to visit our 300 West First St. location in Oswego. Our return to this location enables us to provide upgraded services, including an on-site ATM and Drive-Thru, to the west side of the city. We are also happy to report the re-opening of our Marano Campus Center location inside of SUNY Oswego.

New & improved has been a theme of Compass over the last year, including the introduction of services such as the Compass Penny Pinchers program, allowing you to save money every time you use your debit card. More new services are on the horizon - stay tuned!

Please also take note once again of our annual Vehicle Refinance Special, with rates as low as 1.79% APR.

Wishing you a happy fall and joyous Holiday season!

**Michael Pisa, Board President**

## Employee Spotlight

The next time you stop into Compass be sure to say hello to one of the latest additions to our team - **Jackie Slough**.



Jackie joined Compass since the release of our last newsletter and has adapted quickly, currently sharing time between our George St. and West First St. offices. Previously, Jackie worked as a teaching assistant at Little Luke's.

Jackie resides in Oswego with her son, Zeek, and enjoys making crafts and spending time with her son.

We're thrilled to have Jackie 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 \$6,300 for Youth Athletics

The 2021 Compass FCU 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 17 teams participated in the outing, held at Battle Island Golf Course on August 27, with more than \$6,300 being divided between Oswego Youth Soccer, Fulton Wrestling and the Fulton Basketball Club.

After 18 holes of golf it was Hogan's Heros, consisting of Ed Hogan, Tony Mara, Tim Davis and Mike Barbieri, topping the leaderboard with a score of 59. Finishing in the second position was Raider Ghost including Matt Kitts, Chad Sheldon, Josh LeVeae and Bill Pawlawitz. Rounding out the top three finishers was Balls of Fire with team members Bob Vaccaro, Brian Howard, Henry Hazboun and Jamie Tetro.

Eric Turrel, playing for Ball Boys, and Mike Onisk of Bridie Island tied in the day's 3-putt contest and agreed to split the prize. Many thanks to Mike Onisk for donating his winning's back to the youth sports organizations.

The 50/50 raffle was won by Bob Vaccaro of Balls of Fire, claiming \$330.

Compass Federal Credit Union would like to thank contest and dinners sponsors BSI Mechanical, Infinit Technology Solutions, Canale Insurance, Burke's Home Centers, Dave Mirabito, Novelis, La Parrilla Grill and Sterling Financial Group.

Gift sponsors included Cook's Jewelers, C's Beverage Center, Dunkin Donuts, Novelis, Oswego Sub Shop and Wegman's.

A number of hole sponsors also contributed including Anthony J. DiMartino, B&T Sport Shop, BSI Mechanical, Burke's Home Centers, Canale Insurance, C's Beverage Center, Canalview Travel Service, Chubby's Sports Bar, Constance Ryan/Century 21, C. Gerard Marketing, Dave Mirabito, Dupli Envelope & Graphics, Duskee's Sports Bar, Empower FCU, Fulton Savings Bank, Fulton Speedway, Infinit Technology Solutions, KSG Law PLLC, La Parrilla Grill, Mimi's Drive In, Novelis, Ontario Orchards, Oswego Quality Carpet, Oswego Teacher's FCU, Owner's Choice Funding, Raby's ACE Home Center, Rodak Law, Rucynski-Coleman Law Office, Kristin Shanley-Graves Esq, Sterling Financial and Sunny 102 FM.



*1st Place: Hogan's Heros - Ed Hogan, Tony Marra, Tim Davis, Mike Barbieri.*



*2nd Place: Raider Ghost - Matt Kitts, Chad Sheldon, Josh LeVeae, Bill Pawlawitz.*



*3rd Place: Balls of Fire - Bob Vaccaro, Brian Howard, Henry Hazboun, Jamie Tetro.*

## West First Street Branch and Drive-Thru Now Open



Compass Federal Credit Union's new branch, located at 300 West First St. in Oswego, is now open to members.

The West First St. location replaces the former Hillside Plaza location on Oswego's west side. The branch will be open Monday through Friday from 9 a.m. to 5 p.m.

The relocation will help to better serve the credit union's growing membership.

"As our membership continues to climb we felt it was important to increase our services on Oswego's west side," said Compass FCU Manager, Jennifer Rupert. "The 300 West First St. location will provide members with drive-thru access, as well as an ATM. Some of our membership will even be familiar with this location, as the credit union actually occupied it several years ago. We are thrilled to be back and open."

The West First St. branch can be reached via phone at (315) 207-0390 or fax at (315) 312-0111.

# 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 2021 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 12/18/21

## 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 1.79% APR\*



\*APR= Annual Percentage Rate. Discounted rates for loans transferred to Compass FCU from another financial institution. Has a floor of 1.79%. 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.  
Sat. CLOSED

### 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:

Wed. & Fri. 10 a.m. to 3 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:

Wed. & Fri. 11 a.m. to 4 p.m.  
(Open Friday paydays at 9 a.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!

\*A+ for 95-100%  
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