



Tickets Now Available for 60th Anniversary Dinner on Friday, November 13; Tickets Limited, Purchase Today



Compass Federal Credit Union is proud to announce it's 60th Anniversary dinner celebration to be held at The Foundry in Oswego on Friday, November 13.

The evening will include a cocktail hour, beginning at 6 p.m., followed by a buffet dinner served at approximately, 7 p.m.

Throughout the evening, current Compass management will honor the past and current successes of Compass Federal Credit Union, giving recognition to our loyal membership, Board of Directors, Supervisory Committee, former management, employee milestones and the credit union's growing partnership with Novelis.

Legacy members, who have been part of the credit union since 1966, will also be recognized.

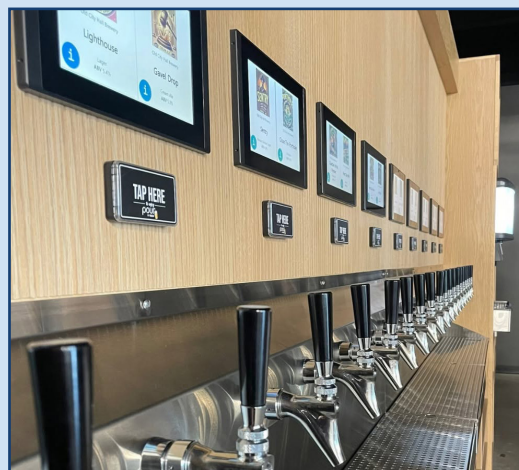
Tickets are now available at any Compass office for \$25. Tickets will be limited and we urge members to visit your nearest location today to purchase, while they last. In order to have a proper headcount, tickets must be purchased by Friday, October 30. Tickets cannot be held pending payment and will not be sold at the door.

The Foundry is located at 246 W. Seneca St. in Oswego.

For more information, call Compass FCU's 131 George St. location at (315) 342-5300, or the credit union's 208 N. Second St. location in Fulton at (315) 593-8443.

Questions can also be emailed to Dan Kapuscinski at dkapuscinski@compassfcu.com.

We hope to see you on Friday, November 13!



Holiday Hours

Columbus Day
Monday, October 12th
All offices closed

Veterans Day
Wednesday, November 11th
All offices closed

Thanksgiving
Thursday, November 26th
All offices closed

Christmas Eve
Thursday, December 24th
All offices close at 1 p.m.

Christmas Day
Friday, December 25th
All offices closed

New Year's Eve
Thursday, December 31st
All offices close at 1 p.m.

New Year's Day
Friday, January 1st
All offices closed



Christmas Club Accounts

If you have a Christmas Club Account with Compass, your money will be available Monday, October 5th. Deposits for 2027 will begin Friday, October 9th.



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,

Compass is pleased to welcome members to our 60th Anniversary dinner celebration, which will be held at The Foundry in Oswego on Friday, November 13. We look forward to sharing time with members to celebrate the successes of our growing credit union that was formed in 1966.



One of those recent successes was a return report on our most recent NCUA exam. Based on initial reports, I am proud to say that Compass is once again in excellent health thanks to our trusted staff and management.

It is hard to believe it's already that time of year, but this month Bank at School returns to both the Oswego City and Fulton City School Districts. Helping to give our next generation of members a head start in their finances continues to be a goal at Compass and we are proud to again work with both districts, as well as Trinity Catholic School in Oswego to make this a reality.

We also want to thank membership for taking time to fill out our recent online survey. Your responses will be used as part of our collective Strategic Planning initiatives to aid in enhanced member services.

Wishing you a happy fall and joyous Holiday season!

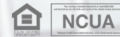
Michael Pisa, Board President

Compass credit union POINTING THE WAY Junior VISA Card

Compass Federal Credit Union offers their Junior VISA Card to members 16-20 years old, as a perfect tool to help teach the basics of building credit. These VISA cards have a \$500 credit limit, a 9.9% interest rate and a minimal fee of \$1 for late payments and/or charges that go over the credit limit.

Monthly payments are \$10 or 2.25% of the outstanding balance, whichever amount is greater. A co-applicant is required. At 21, this card can easily be converted to a VISA Classic, Platinum or Rewards Card.

Take advantage of this convenient way to help your teen begin to build their credit at a young age!



www.compassfcu.com | QR Code:



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 credit union POINTING THE WAY

Save 1% Off Your Auto Loan

Refinance your auto loan and get 1% off your current interest rate or get our Compass rate, whichever is better!

**Rates as Low as
3.49% APR***



*APR = Annual Percentage Rate. Discounted rates for loans transferred to Compass FCU from another financial institution. Has a floor of 3.49%. This offer is available for new money only. Compass will refinance up to 100% of the NADA retail value.

Compass Membership Donates \$1,000 to Stuff-A-Bus Program



Compass once again partnered with the United Way of Oswego County to raise \$1,000 for the organization's Stuff-A-Bus Program.

Stuff-A-Bus is a countywide school supply drive organized by United Way of Oswego County that mobilizes the community to support

marginalized children across all nine school districts in Oswego County. Celebrating their 23rd year in 2025, Stuff-A-Bus collected 39,503 school items that were distributed to 1,919 students.

This year Compass Federal Credit Union and its membership raised \$1,000 by selling paper school buses, with proceeds going towards buying costly items not typically donated, such as backpacks and binders.

"Our partnership with the United Way is always something we look forward to," said Compass Chief Operations Officer, Eric Morris. "It's vital to help ensure that every child in our county is able to begin school with the necessary tools to succeed. We're proud to play a small part in all that the United Way of Oswego County does to facilitate the Stuff-A-Bus program each year."

International Credit Union Day Giveaways Return in October

Compass will celebrate International Credit Union (ICU) Day® with three days of giveaways from October 14-16.

Compass invites its members to stop into each of its offices on Wednesday, October 14; Thursday, October 15 and Friday, October 16 for an opportunity to win \$2,200 in gift cards.

Members that make a transaction at any Compass office will be eligible to enter into a chance to win one of twelve gift cards being given away on each day of the celebration. Members are limited to one entry, per day, per office. Members are eligible to win more than one gift card, but only one per day. Winners will be contacted the following business day.

Each day will see four \$50 and four \$25 VISA gift cards awarded. Grand prize offerings will be gas cards in the amount of \$75 on October 14, \$100 on October 15 and \$150 on October 16. Four gas cards will be awarded on each day. In total, \$2,200 in gift cards will be awarded.



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

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 2026 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

\$3,000

Borrow up to \$3,000 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 12/12/26



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 \$1.50 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 \$6 per marking period. (Scores of 3+ will be accepted for Elementary students)

* 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

The Report Card Rewards program encourages youth members to achieve a grade of A/90 or higher per class, per marking period. Compass will contribute \$1.50 for each grade of A/90 or higher. Only main courses will be awarded including Math, Science, Social Studies and English/Language Arts, for a possible total of \$6 per marking period. Scores of 3+ will be accepted for elementary students.

All contributions will be made into youth accounts and a hold will be placed until the student turns 18. An original and current report card must be submitted to earn the contributions. More details at www.compassfcu.com.

Compass Locations and Hours of Operation

Main Office:

131 George St., Oswego

Phone: 315-342-5300

Hours:

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

Sat. 9 a.m. to 12 p.m.

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.

West First Street:

300 West First St., Oswego

Phone: (315) 207-0390

Hours:

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

Novelis Plant:

P.O. Box 5160

Phone: 315-349-016

Hours:

Mon. - Fri. 8:30 a.m. to 4 p.m.

Loan Office:

131 George St., Oswego

Phone: 315-342-5300

Hours:

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

Questions? Contact Us!

Website:

www.compassfcu.com

Email:

memberservice@compassfcu.com

Mobile App:

CompassFCU

24-Hour Phone Access:

315-349-0123



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



Equal Housing Lender



National Credit Union Administration
A U.S. Government Agency