

Warm up with a **GREAT RATE.**



Are you carrying balances on your credit cards?
Transfer those balances to a Compass VISA card
and pay 6.9% APR* until that balance is gone.

This offer runs January 17th through March 17th.

*Members must have a Compass VISA credit card or qualify for one. One-time transfers only. This rate does not apply to future balances. No transfers allowed from existing Compass accounts. APR = Annual Percentage Rate.

Applications now available for Compass college scholarships

If you are a graduating high school senior, college scholarship applications are now available at 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.

To qualify for a scholarship, students must:

- Be a graduating high school senior.
- Be a member of Compass.
- Submit an application, a written essay, and a transcript on or before April 13th.



Applications can be picked up at any Compass office or downloaded from our web site, www.compassfcu.com.

Remember: The deadline is Friday, April 13th.

HOW ARE WE DOING?

To help Compass plan for the future, we would like to hear your ideas about ways the credit union might serve you better. If you have any suggestions, please fill out a brief survey provided on the back page of this newsletter.

GREAT FOOD • CASH PRIZES • 50/50 RAFFLE • MORE
Please join us for our ANNUAL MEETING

When: 6 p.m. Wednesday, February 15th

Where: Oswego Elks Lodge
132 W. 5th St., Oswego

Cost: \$8 for members
\$15 for non-members

Price includes a buffet dinner, beverage and a chance to win several cash prizes.

TICKETS: Please purchase tickets at any Compass office by **Friday, February 10th**. We need to get an accurate count for the Elks Lodge.

Candidates needed for annual Board election

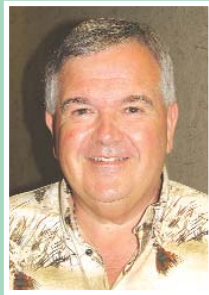
This year, the all-volunteer Board of Directors for Compass Credit Union will have two positions open for election during our annual meeting on February 15th.

Joyce Prichard and Jason Guido are currently in those positions and will be re-running for the Board. Anyone else who is interested in running for the Board of Directors should contact Sue Naylor, the chair of our nominating committee, at 349-0595 or 592-1640. Board meetings are generally held at 3:30 p.m. on the third Thursday of each month at Compass Credit Union, 131 George St.

A Message from the Board

First of all, I hope each and every one of you had a wonderful holiday season and a great start to 2012.

A brand new year, as always, offers a perfect chance to reflect – and to plan ahead. Compass, for example, approached a significant milestone in 2011, our 45th year of doing business: Nearly 5,000 accounts had been opened by the end of the year. At a time when local businesses continue to struggle and the economy is still leaving people without adequate employment, we can be thankful for this kind of membership growth, which reflects a 7% increase over the previous year. We can also be thankful for year-to-year loan growth of 10%, another indicator of the great financial health of the credit union. I would like to thank all of you, our members, for making this success happen. I would also like to thank our incredible credit union staff.



Michael Ferlito
Board President

So what will 2012 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. This year, as we pursue that goal, we would like get input from you. What services would you like to see Compass offer in the future that it does not currently offer? In what ways do you believe Compass could improve the services it currently offers? Those are the questions we would like you to answer. Please feel free to fill out a brief survey we have provided on the back page of this newsletter. We will also provide suggestion boxes in our Compass lobbies and a survey on our web site. We will discuss all viable suggestions during our long-term planning meeting in April.

As we head into 2012, we will strive to keep Compass on the right financial path, just as you do in your own lives. But we will also be challenging ourselves to look five, ten or twenty years down the road. Where will Compass be in 2017? 2022? Intriguing questions, to be sure. Please share your thoughts with us as we plan for a bright future.

Mike Ferlito, Board President

Holiday Hours

Martin Luther King Jr. Day
Monday, January 16th
Plant office open 9 to 4.
George Street office closed.
Hospital office closed.

Presidents' Day
Monday, February 20th
Plant office open 9 to 4.
George Street office closed.
Hospital office closed.



Nola Gardner



Everett Abare

\$100 Winners

Congratulations to the winners of two \$100 drawings for members who provided us with new or updated e-mail addresses over a two-month period this fall.

Nola Gardner, who works at Oswego Hospital, and Everett Abare, who works at Novelis, each won \$100.

Anyone with a new or updated e-mail address should contact the credit union at 342-5300 or send an e-mail to memberservice@compassfcu.com. It is also important to provide the credit union with updated physical addresses and phone numbers as soon as possible.

The credit union recently imposed a \$1 fee for each item of returned postal mail.

HALLOWEEN

Scenes from our annual spooktacular bowling party

About 80 children and their guests had a “horribly” good time at our annual Halloween costume party October 23rd at Lighthouse Lanes in Oswego. Members enjoyed two hours of cosmic bowling, free pizza and goody bags.

Our costume winners were (from left to right, top row below):

- Cleverest (Attack Dog Trainer and Dog): **Terry & Trayton Kadle**
- Cutest (Pillsbury Doughboy): **Benjamin Gordon**
- Scariest (Werewolf): **Emerson Snyder**



Terry & Trayton Kadle



Benjamin Gordon



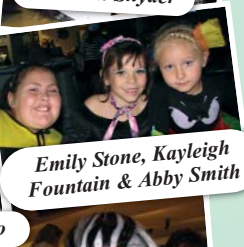
Emerson Snyder



Justin Haines



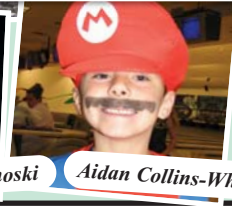
Kaila Loadwick & Rielly Rozyczko



Emily Stone, Kayleigh Fountain & Abby Smith



Lauren Garafolo & Brooke Seinoski



Aidan Collins-Wheeler



Oleta Pospel

Compass donates \$2,000 for student clothing needs

Compass Credit Union recently donated \$2,000 to four Oswego elementary schools that participate in our Bank at School program.

Fitzhugh, Kingsford, Leighton and Riley elementary schools each received \$500 in December to help pay for hats, mittens, snowpants, underwear, shoes and other student clothing needs that become especially important during these winter months.

The Bank at School program teaches children about the importance of saving money. Once each month, students get a small prize if they bring their money to school and make a deposit into their savings account.

Kingsford: Back row: Julie Chetney, president of the Home & School Association; Bank at School volunteers Yvonne Murray, Jennifer Schumaker & Gary Brown; Front row: Students Sofie Kristiansen, Alex Chetney, Marquis Hort and Jasmine Hort.



Leighton

Fitzhugh

Leighton: Back row: Bank at School volunteer Mike Wheeler; School Counselor Sarah Dodd; Compass Marketing Administrator Jackie Wiegand; Principal Julie Berger; Kelly Griffin of the Home & School Association; Front row: Students Sam Griffin, Lola Griffin, Lauren Garafolo and Ava Cloonan.

Riley: Back row: Bank at School Volunteer Joanne Gardner; Michelle Peterson, president of the Home & School Association; Terri Yoder, treasurer of Home & School; Compass Marketing Administrator Jackie Wiegand; Middle row: Students Cameron Peterson, Cassidy Gazda and Jared Yoder; Front row: Students Peyton Roy, Katelyn Castaldo, Kaila Loadwick and Calob Ellis.

Fitzhugh: Back row: Bank at School volunteer Lisa Distin; Principal Donna Simmons; Social Worker Amy Orr; School Nurse Mary Ann Murray; Bank at School volunteers Nancy Powers and Denise Wallace; Allison Adkins of the Home & School Association; Front row: Students Clay Kennedy, Lauren Adkins and Halia Trapasso.



NEW! Compass Credit Union's

CHARITY GOLF OUTING

Friday, May 18, 2012

Greenview Country Club
87 Wig Hill Road, West Monroe, NY

**4 Person
Captain & Crew
\$50/person**

Requirements:

- ✓ Must be 21
- ✓ Must have an account at **Compass**

Charities to benefit:

- ✓ Buccaneer Boosters Football
- ✓ Oswego Little League
- ✓ Oswego Youth Soccer Association
- ✓ Oswego Minor Hockey Association

Several sponsorship opportunities are available.
Please call Gary Brown at 342-1148 if interested.

**REGISTRATION: 8 a.m.
SHOTGUN START: 9 a.m.**

Registration includes:

- Golf cart and greens fees
- Hot dog and soda at the turn, courtesy of Novelis
- Prizes for closest to the pin and closest to the line
- STEAK DINNER after golf

For more information, contact Gary Brown at 342-1148. You can also stop by Compass at 131 George St., or download a registration form at www.compassfcu.com.



COMPASS MEMBER SURVEY

What services would you like to see Compass Credit Union offer in the future that it does not currently offer?

Please drop off in the survey boxes at Compass or mail to Compass FCU, 131 George St., Oswego, NY 13126.

In what ways do you believe Compass Credit Union could improve the services it currently offers? Please be specific.



Giving Tree

Compass members donated many gifts this past holiday season to a pair of "Giving Trees" located in our George Street and Novelis offices. The gifts were donated to local children through the Oswego County Mental Health Department. **In the photo**, Compass staff members **Jennifer Rupert** (left), **Denise Grinnell** and **Halsey Mazur** stand among the donated gifts at George Street.

FREE SEMINAR: Estate Planning



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

- **When:** Tuesday, January 17th
- **Time:** 2:30 to 3:30 p.m.
- **Place:** Compass FCU, 131 George St.



Please RSVP by calling Angela at 699-3424 or contacting 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)

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

**Please note: Compass branches at Novelis and Oswego Hospital are only for employees at those facilities.*

Compass would like to wish you and your loved ones a wealth of blessings in 2012!

Special BJ's Membership Offer for Compass Members

Coming in March: Compass members can get a discounted rate to join or renew their memberships at BJ's Wholesale Club. The discount price and other details were not available before this newsletter went to print.



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



National Credit Union Administration
A U.S. Government Agency



AMERICA'S
CREDIT UNIONS