

## Please join us for our 49th Annual Meeting

Wednesday, February 4th

**Where:** Oswego Elks Lodge, 135 W. 5th St.

**Time:** 6 to 6:30 p.m. - Cash Bar  
6:30 p.m. - Dinner

**Cost:** \$8 for members, \$15 for guests

**RSVP:** Please purchase tickets at any  
Compass office by January 31st.

*Event includes a hearty buffet dinner, a complimentary gift, beverages and a chance to win several cash prizes. In addition, attendees will receive a progress report on the credit union and a chance to vote for representatives on our all-volunteer Board of Directors.*

**Please turn to the back page for more Election details.**

## Too good to be true? It probably is. Scammers often request a 'refund' check after sending you a fraudulent one

Check fraud is becoming more and more common, thanks to the widespread nature of the Internet and social media channels.

Be wary of any unexpected checks you receive, especially if the sender overpays, asking you to send him or her a check as a "refund." In most cases, the check you received will be a fake, but the check you send will be cashed. In the end, you will be responsible for repaying the money you received from the fraudulent check.

In other scams, criminals try to send authentic-looking e-mails or text messages that ask you to give them personal details and account information. **Compass Credit Union and our affiliated companies will not ask you to provide this information in an e-mail or text.**

Compass members have been the victim of these fraudulent schemes, and we would like to prevent them from happening to others. If you have any questions, please give us a call us at 342-5300.



## TWO GREAT VISA OFFERS. TWO GREAT WAYS TO SAVE.

### Visa Balance Transfer Promotion

5.9%  
APR\*

NO BALANCE  
TRANSFER FEE

Are you carrying balances on your credit cards?  
Transfer those balances to a Compass VISA card  
and pay 5.9% APR\* until that balance is gone.

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

### Visa Rewards: FREE POINTS

OUR  
REWARD  
TO YOU

2,500  
FREE POINTS

Open or switch to a Compass Visa Rewards Card and get 2,500 free points! Then use your card to earn MORE points that can be redeemed for cash, merchandise or gift cards from dozens of retailers. For cash, members get 1% back on their purchases (one penny per point) if redeemed at a Compass office.

Ask for details! Both offers run January 5 - March 31, 2015.

## A Message from the Board

Once again, a brand new year offers a chance to reflect on the past and look toward the future. At Compass Credit Union, we have much to appreciate as we look back on 2014, our 49th year of doing business. We enjoyed another year of loan growth, which went up by more than \$1 million over 2013. We welcomed about 200 new members, which brought our total credit union family to nearly 5,500.

Finally, we managed to achieve a variety of successes, thanks to our dedicated staff and volunteers:

- ✓ We maintained our overall fiscal health, which continues to thrive.
- ✓ We launched a new, interest-bearing checking account, called Premier Checking, as a way to give back to loyal members who are 50-plus years old.
- ✓ We continued to expand our Bank at School program, which focuses on teaching children to save.
- ✓ We continued events such as the Charity Golf Outing, which raised \$5,400 for youth sports, and our community picnic, which drew more than 300 people.

So what will 2015 bring? First and foremost, we are dedicated to making our products and services more convenient for you. Although Compass already offers free online and mobile banking, we are working to expand our mobile banking services by offering a new mobile app that will allow you to pay your bills, remotely deposit a check (by taking a digital snapshot of it) and apply for a loan. We also plan to expand our communication with you through social media. These are just a few of our goals, which are many.

In the meantime, I would like to start the new year by inviting you to one of my favorite events: our Annual Meeting. This year's event begins at 6 p.m. February 4th at the Oswego Elks Lodge. We'll have food, drinks, prizes, an election for the Compass Board of Directors and a chance to socialize. I hope to see you all there!

**Mike Ferlito, Board President**



**Michael Ferlito**  
Board President

## Compass member wins \$100 in drawing



Compass member **Alexzeina Hager** won \$100 recently as part of a credit union drawing for members who signed up for e-statements. If you are interested in this free and convenient service, you can stop in, give us a call at 342-5300 or send an e-mail to [memberservice@compassfcu.com](mailto:memberservice@compassfcu.com).

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

Every year, we look forward to setting up our holiday "Giving Trees" and marveling at the generosity of our Compass members. This year was no different. Members

donated dozens of toys, clothes and bicycles this past holiday season for the snowflake 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. **In the photo:** Compass Loan Officer **Jennifer Rupert**, left, and Member Representative **Halsey Mazur** stand among the toys at our George Street office.



**SAVE THE DATE** for our 4th Annual

## CHARITY GOLF OUTING

Friday, June 12, 2015 Emerald Crest Golf Course

3989 State Route 3, Palermo

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

**Registration**  
**Deadline:**  
**Friday, June 5th**  
*Limited to 20 teams.*

**Must be**  
**21 years old**  
**to play.**

**We need:**

- ✓ TEAMS &
- ✓ SPONSORS

*Last year's outing raised \$5,400 for youth soccer, baseball and softball programs in Oswego.*

Enjoy  
games and  
raffles

Buffet  
dinner to  
follow

Sponsor  
a hole for  
\$100

For more information, contact Compass Manager **Tom O'Toole** at 342-7895. Information will also be available at [compassfcu.com](http://compassfcu.com).



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

Compass Credit Union recently donated \$3,200 to seven Oswego schools that participate in our Bank at School program. The money primarily will be used to buy winter clothing for students in need.

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



**Fitzhugh**



**Leighton**



**Kingsford**



**Trinity Catholic**



**Oswego Middle**

**Fitzhugh:** Student banker Isaac Cuyler; School Nurse Karyn Kirwin; student banker Kayliann Shaffer; Compass Bank-at-School Coordinator Margie Sincavage; student banker Amalia Sloan

**Leighton:** Sitting: Student bankers Drew Tesoriero, Jason Bartlett and Owen Bartlett; Standing: Teachers Michelle McManus and Mary Lisk; banker Hunter Mills; Principal Larry Schmiegel; banker Ryan Bartlett; Compass Bank-at-School Coordinator Margie Sincavage

**Kingsford:** Student banker Megan Lopes; Principal Mary Volkmer; Compass volunteer Kathie Topley; art teacher and holiday giving coordinator Laurie Yule; Compass volunteer Julie Beech; School Nurse Sarah Miller with her daughter, Ava; Compass volunteer Yvonne Murray; student banker Dawson Hawksby

**Trinity:** Compass volunteer Kathie Topley; student banker Audrey Flint; Compass Board Member Lisa Distin; student banker Thomas Kenyon; Principal Barbara Sugar

**OMS:** Jackie Wiegand of Compass; teacher Kenn Kern; student tellers Audrey Atkins and Megan DeLong; Principal Mary Beth Fierro



**Riley**



**Minetto**

### Spirit of Giving

**Riley:** Standing in front: Student bankers Xavier Schmitt, Nevaeh Mcrae and Harley Walpole. Standing in back: Principal Linda Doty; Compass Marketing Administrator Jackie Wiegand; and Riley School Nurse Mae Pensero

**Minetto:** Standing in front: Student bankers Marisa Jacques, Madison Ruhf and Kayla Mae Kinney. Standing in back: Compass Bank-at-School volunteer Debbie Gilmore (Kayla's mother) and Principal Julie Kimmel-Gorman

## Compass FCU launches new podcast series on money management

Compass Credit Union is excited to become a program underwriter for WRVO Public Media in Oswego, the local affiliate for National Public Radio. You can find NPR at 89.9 on your FM dial.

Compass is even more more excited to share its financial expertise with listeners and viewers through a series of upcoming podcasts that can be found on [wrvo.org](http://wrvo.org) and on [compassfcu.com](http://compassfcu.com).

Our first three podcasts address gift card fraud, factors affecting credit scores and the long-term value of financial literacy. In the coming months, listeners can also expect information on IRAs, retirement planning, mobile banking and more.

**Tune in!** Go to [wrvo.org](http://wrvo.org) and click on "Podcasts" to listen to our first three money management discussions.

## START THE YEAR OFF RIGHT!

### SELF IMPROVEMENT PERSONAL LOAN

Borrow up to

**\$2,000**

with rates as low as

**4.99% APR\***



Buy a new treadmill • Join a gym • Pay off holiday debts  
Get a snowblower • Take a sunny vacation • Do some repairs  
Plan a wedding • Pay your taxes • Go on a ski trip • Anything!

\* APR = Annual Percentage Rate. The repayment plan is up to one year. The "as low as rate" shown here reflects a qualified member with A+ credit. Rates and terms are subject to change based on creditworthiness and other criteria. All loans are subject to approval.

Apply at [compassfcu.com](http://compassfcu.com).  
Offer runs January 5 - March 31, 2015.

## College scholarships available to graduating high school seniors

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



Graduating high school seniors who are Compass members can apply for one of two college scholarships worth \$4,000 each from Compass Credit Union.

Applications will be available on our Compass web site, [compassfcu.com](http://compassfcu.com), or at any Compass office. They must be returned **no later than Wednesday, April 15th**.

All applications require a sealed transcript, a recommendation and an essay.

### Scholarships available through the New York Credit Union Association



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

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

Compass will submit the applications to the New York Credit Union Association on the student's behalf. Winners will be notified in early April.

### Annual election for Compass Board to be held during Annual Meeting

This year, the all-volunteer Board of Directors for Compass Credit Union will have two positions open for election during our 49th Annual Meeting set for February 4th at the Oswego Elks Lodge.



Board incumbents Joyce Pritchard and Joanne Gardner are both running for re-election. The terms are three years. Two previous candidates, Edward Hogan and Paul Faccone, have also submitted their names for a spot on the Board. Anyone else who is interested in running should contact Board member Donald Bucher, our nominating committee chair, from 8:30 to 4:30 p.m. at 349-5582. You can also send an e-mail to [dbucher@compassfcu.com](mailto:dbucher@compassfcu.com).

Volunteers on the Board of Directors generally meet on the third Thursday of each month at 3:30 p.m. at the main Compass office at 131 George St. The Board's primary role is to guide the direction of the credit union.

Tickets for the Annual Meeting, which includes a buffet and a chance for cash prizes, cost \$8 for members and \$15 for non-members. Please buy your tickets at any Compass office on or before Saturday, January 31st.

## FREE SEMINAR: RETIREMENT PLANNING



It is never too early to plan ahead. Sign up today for this FREE seminar with Angela Renna, president of Sterling Financial Group.

- **When:** Thursday, February 12th
- **Time:** 3:30 to 5 p.m.
- **Place:** Compass FCU, 131 George St.



Please RSVP by calling Angela Renna at 699-3424 or e-mailing her at [arena@sterlingny.com](mailto:arena@sterlingny.com).

*Your attendance at this event does not obligate you to purchase any products. At the conclusion of the seminar, representatives of the firm will be available to make appointments to review individually the products and services they offer. Offering John Hancock Insurance Products, Registered Representative/Securities and Investment Advisory Services offered through Signator Investors, Inc., Member FINRA, SIPC, a Registered Investment Advisor. 9 Washington Square, Albany, NY 12205 518-452-8853. Sterling Financial Group, LLC is a separate entity from Signator Investors, Inc. 105-20140919-200672*

### 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 19th

*All Compass offices will be closed.*

#### Presidents' Day Monday, February 16th

*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