



Compass Lobby Service Now Open at Five Locations

Compass Federal Credit Union reopened lobby service to members, effective Monday, March 1. The reopening comes after lobbies were temporarily closed in mid-November due to rising cases of COVID-19 in Oswego County. **A full listing of updated branch hours are on the back page of this newsletter.**

Highlighted updates include a return to 9 a.m. to 5 p.m. hours on Monday through Friday for the credit union's Fulton branch, located at 208 N. Second St.

For the first time in several months lobbies are also now open at the Novelis plant, Oswego Hospital and Hillside Commons.

The current reopening plan is based once again on New York State's recommended procedures and protocols, including a continued low level of infection.

Members are reminded that lobby service will follow current CDC guidelines, with social distancing restrictions in place. Masks will be required at all locations, and members are asked to maintain six feet of distance while in lobbies. Hand sanitizer will be available for members upon entering each branch.

Members that are unable to adhere to these guidelines are asked to utilize our drive-thru lanes in Oswego and Fulton.

Holiday Hours

Memorial Day Weekend

Saturday, May 29th

All offices closed

Memorial Day

Monday, May 31st

All offices closed

Contact Us

Email: memberservice@compassfcu.com

24-hour phone access: 315-349-0123

Mobile APP: Compass FCU

www.compassfcu.com



Spring Loan Special

**Borrow up to \$2,000 at 6% APR*
for up to 12 months**

*APR=Annual Percentage Rate. Member must qualify. Special offered from April 1st to June 30th, 2021

A Message from the Board

Dear Compass Members,

With this newsletter we are happy to report that five of our Compass lobbies have been reopened for more than a month, and all is going well! Our staff is excited to be working with you in person once again and we hope this is a step toward more personalized encounters in the future.



Along those lines, our Annual Meeting continues to be a topic of discussion for 2021. While the rate of infection in the county continues to trend down, we as a Board are still working toward the best solution possible for our meeting and will provide further details once they are available.

With temperatures slowly on the rise, the credit union has several special offers in the coming months to help kick the winter blues.

Our Spring Loan Special and Recreational Vehicle Loan Specials are available right away through June 30 and our No Closing Cost Home Equity Loan Special will be available beginning May 1. Details on each are spread throughout the newsletter.

We also remind members to take advantage of our Compass Scholarship program, with details on the back page of this newsletter.

Wishing you a safe and healthy Spring!

Michael Pisa, Board President



HOME EQUITY LOANS

Get the cash you need with a NO CLOSING COST

Home Equity Loan

HOME REPAIR / VACATIONS / COLLEGE TUITION

As Low As 3.99%*

*APR = Annual percentage rate. Members must qualify. Must keep for three years or pay closing costs. Visit www.compassfcu.com for full listing of rates. Offer runs May 1st through August 31st.

Apply Now for Compass Scholarships!

\$14,000 Available to Compass Members



GRADUATING SENIORS & CONTINUING EDUCATION APPLICATION DEADLINE: 5 P.M. – FRIDAY, APRIL 16TH

Beneficiary Check Up: Are Your Designations Correct?

An account beneficiary is the person or persons designated to receive the assets or funds from your financial accounts when you pass away. Beneficiaries are typically designated for your credit union membership, checking accounts, savings accounts, investments, life insurance policies and more.



Maintaining current designations is an important step to protecting your assets; yet, many people forget to check this information. Incorrect or outdated beneficiary information could cause problems for your family down the line.

You likely have beneficiaries designated for accounts you may not have given thought to such as your credit union membership, stocks and investments, employer-sponsored benefits and more.

Planning for the well-being of your family or heirs is essential and ensuring your beneficiary designations are correct is just one way you can protect them long after you are gone. If you have any questions about your Compass Federal Credit Union accounts, please contact our Main Office in Oswego at (315) 342-5300, or our Fulton branch at (315) 593-8443. We will be happy to answer any questions you may have.

Secure an RV Loan, Earn a Chance to Win a \$100 Gift Card

Compass Federal Credit Union will once again run its annual Recreational Vehicle Loan Special in 2021, but with an added bonus.



Members that secure an RV Loan between April 1 and June 30 will automatically be entered into a chance to win a \$100 Compass FCU Gift Card. Two winners will be randomly selected on Thursday, July 1.

Compass FCU's Recreational Vehicle Loans are available for boats, campers, motorcycles, snowmobiles, collector cars and more, allowing you to choose your own adventure.

During the loan special period from April 1 to June 30, RV loan rates will be lowered by 1% APR, with new RV loans as low as 3.24% APR and used RV loans as low as 3.74% APR. Rates include a .25% discount for payroll deduction or automatic payment and a .25% discount for using a Compass debit card.

On all RVs, except motorhomes, members can borrow up to 100% of the sales market price, not to exceed NADA retail value. For motorhomes, members must make a 20% down payment.

See a full listing of rates at www.compassfcu.com.



Secure a Loan Today & You Could Win a \$100 Compass Gift Card!

Compass
redit union
POINTING THE WAY
Oswego Fulton
131 George St. 208 N Second St.
315-342-5300 315-593-8443

Recreational Vehicle Loans with rates as low as
New 3.24% APR* | Used 3.74% APR*
Get started at www.CompassFCU.com or call us!

* Annual Percentage Rate. Rates include .25% discount for payroll deduction or automatic payment and .25% discount for using a Compass debit card. Member must qualify. Offer runs April 1st through June 30th. Qualified members that secure a loan between 4/1 & 6/30, eligible for a \$100 gift card.

Compass to Award Scholarships in 2021; Applications Due by April 16



Compass Federal Credit Union is eager to give back to our great community by way of scholarships once again in 2021, with as much as \$14,000 set to be distributed to help support members' higher education.

Seven graduating seniors will be selected to earn scholarships ranging from \$500 to \$4,000. Applicants must be a 2021 high school graduating senior and a member of Compass Federal Credit Union.

In addition, Compass recognizes that students already engaged in post-secondary education, also benefit from scholarship support. With this in mind, Compass is offering two \$1,000 Continuing Education scholarships for Compass members who are already graduated from high school and are pursuing additional education.

Applications are available at www.compassfcu.com and must be submitted by 5 p.m., Friday, April 16.

National Credit Union 'Youth Month' Set for April

Every April, National Credit Union Youth Month serves to encourage kids to develop healthy saving habits by making savings fun and exciting. This campaign gives Compass and other credit unions alike, the unique opportunity to engage with younger members and show them that we are there to help them throughout their financial journey.

This year's 'Youth Month' motto is "Be a credit union saver and your savings will never go extinct!"

Visit our Facebook page or www.compassfcu.com and download a Dino themed coloring page. Color and post it to our Facebook or Twitter page using the hashtag, #CUYouthMonth and you could win a \$20 gift card from us at Compass Federal Credit Union!



2X REWARDS POINTS

VISA PLATINUM with REWARDS

SHOP & EARN:

CASH BACK
GIFT CERTIFICATES
AIRLINE MILES

2X/\$1

This card offers a \$15,000 credit limit, a 10.9% interest rate (9.9% with automatic payment) and no over-the-limit fee. Monthly payments are \$25 or 2.25% of the outstanding balance, whichever is greater. There is a \$20 late fee. Rewards do not include cash advances or ATM transactions. 10,000 points = \$100 for redemption.

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.

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.

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.)

Hillside Plaza:

7 Fourth Ave., Oswego
Phone: 315-207-0390

Hours:

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

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

SUNY Oswego:

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

Temporarily Closed

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