July 2020 Volume 17 ● Issue 3



(Disclaimer: Due to the fluid nature of this period, information in this newsletter may have changed since printing. Please visit online at www.compassfcu.com for up to date information.)

Lobby Service Now Open at Select Locations; Visitor Guidelines Posted Below

Branches Return to Normal Hours of Operation

Compass Federal Credit Union reopened lobby service at select locations on Monday, June 8th, with a return to normal business hours.

The following lobbies have been reopened (Hours of Operation listed on back page):

| Main Office: 131 George St., Oswego | Hillside Plaza: 7 Fourth Ave., Oswego | Oswego Hospital: 110 W. 6th St. | Fulton: 23 Canalview Mall

Members are reminded that lobby service will follow current CDC guidelines, with social distancing restrictions in place:

- ** We ask that members visiting our lobbies please limit the number in your party to only those needed to complete your transaction.
- ** Face coverings will be required at all locations. Tellers may ask members to briefly lower face coverings to verify identity.
- ** No more than four members will be permitted inside Compass FCU's George St. or Fulton offices at any one time. No more than three members will be permitted inside Hillside.
- ** Members are asked to please maintain six feet of social distancing while inside lobbies. Floor markers will be visible to help maintain distancing.
- ** Hand sanitizer will be available for members upon entering each branch. Please utilize the sanitizing station prior to your transaction.
- ** If you are feeling unwell, please remain home. Our online banking portals are readily available.
- ** Members unable to adhere to visitor guidelines are asked to use the George St. drive-thru lanes.

Our staff will also be following CDC guided practices and procedures to help ensure the health and safety of all in our buildings:

- ** Face coverings will be worn by employees at all times.
- ** All work areas and touch points will be thoroughly cleaned after each use.
 - ** Employees will be required to fill out a health screening each day.

Holiday Hours

Independence Day Saturday, July 4th All offices closed

Labor Day Weekend
Sat. Sept. 5th | Mon. Sept. 7th

All offices closed

Contact Us

Email: memberservice@compassfcu.com
24-hour phone access: 315-349-0123
www.compassfcu.com









55,000 surcharge-free ATMs available to Compass Members!





One app to control all your debit cards.





A Message from the Board

Dear Compass Members,

The last few months have certainly been trying for all of us. Our daily habits and our way of life has been altered, but thanks to the diligence of our entire community, we are beginning to see a return to normalcy.



We will continue to evaluate our situation as the phased reopening continues and adjust our business hours and office availability as needed. We will also keep members abreast of the future opening of our all-new branch located at 208 N. 2nd St. in Fulton.

The 54th Annual Meeting remains postponed at this time, as New York State continues its phased reopening process. It is our goal to conduct this meeting, celebrate with members and elect Board members, as soon as it is deemed safe to hold such a gathering. We will also be exploring other avenues to hold the meeting and elections if the situation persists.

We wish you a Happy Fourth of July and hope your summer months are filled with family, friends and fun.

Michael Pisa, Board President

Employee Spotlight - Dan Kapuscinski

The next time you stop into Compass Federal Credit Union's George St. location, be sure to say hello to Marketing Administrator,

Dan Kapuscinski.

Dan began his tenure with Compass in June of 2019, following Public

of Care

Relations roles with both Oswego Speedway and the Skaneateles Central School District.

Residing in Fulton, Dan and his wife have a young boy and two dogs that keep them busy, when they're not enjoying a night at the races.

We at Compass Federal Credit Union are thrilled to have Dan as a part of our valued team!



If you have a Christmas Club Account with Compass, your money will be available Thursday, October 1st. Deposits for 2021 will begin Friday, October 2nd.

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 July 31st, 2020

54th Annual Meeting Postponed New Date to be Announced

Due to continued regulations from the State of New York as well as further recommendations from the Centers for Disease Control and the World Health Organization in relation to COVID-19, Compass Federal Credit Union's 54th Annual Meeting, to be held at the Oswego Elks Lodge, has been postponed until further notice.

Compass management and the Board of Directors is exploring every option available to conduct the Annual Meeting, as well as the Board of Directors election.

"We are still working through the phased reopening of the state," said Compass Manager, Jennifer Rupert. "Once we have the clearance to gather our members in one location, we will move forward with plans for our 54th Annual Meeting."

Ticket refunds will be issued for those who cannot attend the rescheduled date. Call the Compass main office at (315) 342-5300 for more information.



The business of life.
913 Old Liverpool Road Suite E - Liverpool, NY 13088

131 George St. - Oswego, NY 13126

Ph: (315) 699-3424 Fx: (315) 939-1321

Compass Awards Scholarships Totaling \$13,000 to Eight Deserving Members

Congratulations Seniors!



Compass Federal Credit Union is proud to announce the recipients of this year's Scholarship Awards, presenting \$13,000 to eight deserving members.

This year's scholarship program awarded five additional scholarships, valued at \$4,000

Oswego High School seniors Megan DeLong and Jake Chetney were selected as \$4,000 scholarship recipients.

DeLong is set to attend SUNY Oswego in the fall, where she will major in Spanish.

Chetney will study Physics & Engineering at either RIT, Clarkson or RPI.

Cecile Laundre Hernandez, who will soon attend Case Western Reserve University, was selected as this year's \$2,000 scholarship recipient.

Four more graduating seniors also earned \$500 scholarships including Max Creamer, Victoria Crisafulli, Molly Fitzgibbons and Emily Porter.

Katie Smith, a Nursing major at Nazareth College, is the 2020 recipient of the \$1,000 Continuing Education scholarship, as she furthers her post-secondary education in Western New York.

Recreational Vehicle Loans



USED AS LOW AS 4,49% APR*

APR ANNUAL PERCENTAGE RATE

Call: (315) 342-5300

Offer Valid through August 31st, 2020



Brand New Fulton Branch is Nearing Completion - Stay Tuned!



Compass Federal Credit Union's allnew branch location at 208 N. 2nd St. in Fulton, continues to move forward at a rapid pace thanks to the efforts of Hayner Hoyt.

Once completed, the 3,200 square-foot building will include a drive-up ATM, two drive-thru lanes, night deposit, as well as a coin machine. The full-service location will also provide loan services on site.

The new branch, on the corner of Shaw Street and Route 481 near Davis-Standard, will replace the current Compass location in Fulton's Canalview Mall complex.

Be sure to visit online at www.compassfcu.com, as well as our social media outlets, in the coming weeks for updates on opening plans as we eagerly await welcoming members this summer.



OME EQUITY LOANS

Get the cash you need with a NO CLOSING COST

Home Equity Loan HOMEREPAIR | VACATIONS | COLLEGETUIT

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 ends on August 31st.



VISA PLATINUM with RFWARDS

GIFT CERTIFICATES AIRLINE MILES

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

Mon. - Wed. 9 a.m. to 4 p.m. Thurs. & Fri. 9 a.m. to 5 p.m. Sat. 9 a.m. to Noon

Fulton:

23 Canalview Mall, Fulton Phone: 315-593-8443

Hours:

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

Oswego Hospital:

110 W. 6th St., Oswego Phone: 315-349-5562

Hours:

Mon. - Fri. 11 a.m. to 4 p.m. (Closed daily for lunch 12: 30 to 1 p.m.) Open 9 a.m. on pay days

Hillside Plaza:

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

Hours:

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

Novelis:

P.O. Box 5160 Phone: 315-349-0116 **Temporarily Closed**

SUNY Campus:

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

Temporarily Closed Davis-Standard:

46 N. 1st St., Fulton Phone: 315-593-0225 **Temporarily Closed**

Email:

memberservice@compassfcu.com

24-hour phone access:

315-349-0123

Visit our website:

www.compassfcu.com

Download Mobile App:

Via Google Play or the Apple App Store

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



NCUA

