

Kick off the New Year with a GREAT Compass Loan Rate

WARM UP in January & February with our

6.9% VISA
Balance
Transfer
APR* Promotion

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.

NO BALANCE TRANSFER FEE

*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. Offer ends
March 1, 2013. APR = Annual Percentage Rate.



SNOWMOBILE LOANS
as low as **1.74% APR**
for 36 months*

* Terms & conditions apply.
APR=Annual Percentage Rate
Offer ends March 30th.

Scratch & Win February & March
More details to come!
A LOAN DISCOUNT

Please join us for our **47th** **ANNUAL MEETING**

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

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.

Please purchase tickets by Friday, February 1st.

Also, please turn to the back page of this newsletter for important election information.

College scholarship applications available

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 Compass college 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 12th.

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

Remember: The deadline is Friday, April 12th.



News of Note

Update your e-mail address for e-statements

Need to change your e-mail address so we can alert you about your monthly e-statements from Compass? The credit union now has a way to do this through online banking.

Simply go into your online account and click on the icon that says "User Preferences" at the top of the page.

From there, click on the text that says, "Change statement e-mail address." You can choose which e-mail accounts will receive alerts that tell you when your monthly statements are ready. You can also request a text to your smartphone.

Questions? Please give us a call at 342-5300.

Members win \$100 in e-statement drawing



Compass members **Elaine Johnson**, left, and **Deborah Herry** each won \$100 as part of a special drawing for members who signed up for e-statements this past fall. Congratulations to both our winners!



Members give generously

Compass members donated toys and gifts and \$326 in cash for a pair of Giving Trees in our George Street and Novelis offices. The gifts were donated to needy families through the Oswego County Mental Health Association. Standing near the George Street tree, above, are member representatives **Denise Knight**, left, and **Jennifer Rupert**.

How to reach us:

Our main office:

131 George St.
Oswego, NY 13126
Phone: 315-342-5300
Fax: 315-342-5294

Please visit our web site:
www.compassfcu.com

*For employees only

*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

FREE SEMINARS: Retirement Planning



Plan your Great Escape with AXA
Financial Consultant **Angela Renna**

**Thursday, January 24th
& Thursday, March 14th**

3:30 to 5 p.m. at 131 George St.



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

Positions available soon on Compass Board

This year, the all-volunteer Board of Directors for Compass will have positions open for election during our Annual Meeting on February 6th.

Terms expire this year for Board incumbents Mike Ferlito, Sue Naylor, Joanne Gardner and Don Bucher. All but Sue Naylor are running for re-election.

Anyone who is interested in running for the Board of Directors should contact Jason Guido, our nominating committee chair, at 529-8309.

Board meetings are generally held at 3:30 p.m. on the third Thursday of each month at Compass Credit Union, 131 George St.

Compass donates \$2,500 to families in need

This year, Compass donated \$500 to each of five Oswego schools that participate in our "Bank at School" program. The money helped pay for winter clothing, food and behavior incentives for students.

Fitzhugh, Kingsford, Leighton and Riley elementary schools participate in Bank at School, as well as Oswego Middle School. Minetto Elementary is starting this in-school savings program in January.



In the photo: Standing with a Compass donation check at Leighton Elementary School are Meline Preston and Madison Casper, two Bank at School participants. In back are Home & School President Pam Dowd, Principal Julie Burger and Compass Marketing Administrator Jackie Wiegand.

Holiday Hours

Martin Luther King Jr. Day

Monday, January 21st
George Street office closed.
Hospital office closed.
Plant office: To be announced

Presidents' Day

Monday, February 18th
George Street office closed.
Hospital office closed.
Plant office: To be announced

