

Don't miss our
3rd annual

HOME LOAN SALE NO CLOSING COSTS

New Mortgages &
Refinanced Loans

As low as
4.75% APR*

Home Equity Loans

As low as
3.99% APR*

For home improvements, debt
consolidation & much more!

ENDS JULY 31st



*Qualified members must use automatic payment. Private Mortgage Insurance (PMI) is not included. This promotion does not apply to existing Compass loans. A \$10,000 minimum loan is required. Members with home loans paid off within three years of origination must pay back closing costs. Rates for mortgages and fixed-rate home equity loans vary based on credit score, loan-to-value and term of loan. APR=Annual Percentage Rate



Compass Credit Union's CHARITY GOLF OUTING

Event raises \$2,600 for three youth sports organizations

Compass Credit Union recently donated \$873 to each of three youth sports organizations after holding its first Charity Golf Outing this past spring at Greenview Country Club in West Monroe.

The money was donated to Oswego Little League, the Oswego Minor Hockey Association and the Oswego Youth Soccer Association. Each organization provided volunteers for the tournament.

"We were extremely pleased to be able to raise this much money to help hundreds of young children in our community," Compass Manager Tom O'Toole said.

For photos and other details about this event, please turn to page 2.

**FREE
SEMINAR!**
Retirement
Planning
Thursday,
July 26th

*Please turn to the
back page for details.*

Holiday Hours

Fourth of July
Wednesday, July 4th
All offices closed.

Labor Day
Monday, Sept. 3rd
All offices closed.

Three seniors win Compass scholarships

Compass Credit Union gave a big financial boost this year to three college-bound seniors from Oswego County.

Ashlynn Palmitesso, a senior at G. Ray Bodley High School in Fulton, received a \$4,000 scholarship from the credit union, the highest amount of money awarded.

Tori Zerrahn and **Paul Bradshaw**, both seniors at Oswego High School, each won scholarships worth \$2,000. All three received their scholarship awards during a recent ceremony at the credit union's main office.

Continued on next page



Holding their Compass Credit Union college scholarship awards are Ashlynn Palmitesso, left, a senior at G. Ray Bodley High School in Fulton, and Tori Zerrahn and Paul Bradshaw, who are both seniors at Oswego High School. Standing beside them, from left to right, are Compass Manager Tom O'Toole; Compass Board Member Joyce Pritchard; Terrie and Ted Palmitesso; Byron Sizemore; Jennifer and Tim Bradshaw; Compass Board President Mike Ferlito; and Compass Assistant Manager Denise Grinnell.

A Message from the Board

We all know summer means vacation, especially for thousands of Oswego youngsters who finished their school year in June. This year, Compass wrapped up another edition of its “Bank at School” program in a handful of local elementary schools. One lucky student from each school received a grand prize at the end of the year – the title of “Millionaire for a Day” – which meant a limo ride to school and a class pizza party, courtesy of Compass.



Michael Ferlito

I am sharing this program with you because I think it embodies our credit union’s commitment to investing in our future – our children – who need to learn the value of saving money and the importance of becoming savvy



Jackie Wiegand, our marketing administrator, teaches a class in May at Oswego Middle School.

financial consumers. No one needs to tell you that in tough financial times, the need to save becomes paramount. I would personally like to thank all the volunteers who helped with the Bank at School program: Denise Wallace, Yvonne Murray, Joanne Gardner, Nancy Powers, Mike Wheeler, Lisa Distin, Gary Brown, Jennifer Schumaker, Julie Sterio and Margie Kennedy, as well as several key people in each school, including principals, secretaries, teachers, custodians, lunch aides and Home & School parents.

When school resumes this fall, our Bank at School program will begin again, this time with another addition: Oswego Middle School. In the meantime, we wish all of you and your loved ones a safe and happy summer.

Mike Ferlito, Board President

Compass scholarship winners

Continued from Page 1

Palmitesso plans to attend RIT (Rochester Institute of Technology) and major in biomedical engineering, with an emphasis on research. Palmitesso, who was captain of the girls’ varsity basketball team in Fulton, will also play basketball at RIT but wants to focus primarily on academics.

Zerrahn has been accepted at SUNY Brockport and plans to study elementary education, a field that has long been a passion of hers.

Bradshaw will also study education but will do it closer to home, at SUNY Oswego, with the goal of someday teaching physics at the secondary level. His high school physics teacher, Tom Altman, inspired him to focus on that subject.

Compass Credit Union has been awarding annual college scholarships for 20 years, since 1992. This year, members of the credit union’s volunteer Supervisory Committee reviewed applications from 17 students.



Scenes from the credit union’s

CHARITY GOLF OUTING

Our first-ever Charity Golf Outing this year was a big success, thanks to everyone who played and a long list of sponsors who donated money and prizes for the captain-and-crew tournament.

Compass would like to thank our biggest sponsor, Novelis, for donating \$1,000 so players could have a hot dog and drink at the turn. We would also like to thank our \$300 sponsors: Radisson Greens, and the Oswego Teachers Employees Federal Credit Union.

In addition, Ruby Tuesday’s and Bosco’s Food Market donated prizes, and several businesses paid \$100 to sponsor a hole sign:

- Cheap Seats Sports Bar & Grill
- Lighthouse Lanes
- The Press Box
- Oswego County Federal Credit Union
- Oswego Sub Shop
- DuFore’s for Diamonds
- R.E. Davis & Son
- AXA Advisors - Angela Renna
- George Gill
- Rucynski-Coleman Law Office
- SONICB2B - Gary Paricio



Tournament Winners

Left to right: Jim Proud, Dwayne Walts, Angela Renna and Mark Taormina were the tournament winners. The winning team took home four free golf passes with a cart to Radisson Greens, which donated the prize.

Oswego elementary students

Students from Fitzhugh, Kingsford, Leighton and Riley elementary schools in Oswego enjoyed being “millionaires for a day” after their names were pulled from a hat as part of the credit union’s “Bank at School” program.

Students received a chance to win the grand prize, which included a limousine ride to school and a class pizza party, each time they made a deposit into their savings account.

The grand-prize winners were: fifth-grader **Liberty McCracken** of Fitzhugh, fifth-grader **Olivia Rando** of Kingsford, sixth-grader **Haley Horn** of Leighton and fifth-grader **Nathaniel Gazda** of Riley. Each winner invited a group of friends to ride the limo, which stopped at Compass for breakfast before dropping the children off at school. G&G Limousine of Oswego provided the limo.

At right: Nate Gazda, the “millionaire” winner at Riley, poses outside the limo with guest riders (from left to right) Derek Pascuzzi, Cameron Peterson, Cameron Smith, Cassidy Gazda and Ryan Wood. The driver is Ryan Buck.



THE TEAMS



Randy Woodland, Bill Oleyourryk, Terry Horton, John Shuber



Bob Blackwell, Fred Tourot, Jim Sands, Jack Lee



Mike Phillips, Bob Ascenzi, Mike Wheeler, Mike Ferlito



Mike Sheldon, Rodney Somers, Carl Sanders, Stan Krom



Sandy Prior, Mike Ard, Anita Conley, Kevin Stith



Josh Peets, Justin Gross, Joe Gates, Mike Levison



Everett Taylor, Tom O'Toole, Ted Palmitesso, Patrick O'Toole



Darrell Pritchard, Don Piazza, Andrew Piazza, Jeff Beverly



Gary Brown, John Galletta, Tom Parker, Larry Spaulding

Compass offers lower price on RV

Compass is selling a 2011 recreational vehicle, a Flagstaff Shamrock 23SS, for the now-reduced price of \$14,900. This RV trailer has a book value of \$18,000 and is in quality condition. If you are interested in purchasing this RV, please call Compass Manager Tom O'Toole at 342-7895.

For a slide show of detailed photos, please visit our web site at www.compassfcu.com.



2011 Flagstaff Shamrock 23SS

enjoy being "millionaires" for a day



Top left: Olivia Rando enjoys the limo ride with guest Allysa Copeland. **Top right:** Haley Horn has breakfast in the Compass conference room. **Left:** Nate Gazda gives a thumbs up in the limo.

Top left: Jasmine McCracken of Fitzhugh enjoys breakfast at Compass. **Top middle:** Fitzhugh "millionaire" Liberty McCracken poses with guests Fernando Valenzuela, Dominic Perrone, Crissa Cabanlig, Jasmine McCracken and Gabrielle Dickens. Ryan Buck is the driver. **Top right:** In the rain: Kingsford winner Olivia Rando poses with Allyssa Copeland, Sydney Terpening, Isabella Rando, Grace Cary, Lexi Sterio and Evan Rando. **Bottom row, left:** Crissa Cabanlig, Gabrielle Dickens and Liberty McCracken enjoy the limo. **Bottom middle:** Students in Carolyn Dehm's class at Leighton applaud the arrival of the limo. **Bottom right:** Haley Horn, Leighton's winner, stands outside the limo with (from left to right) Raelynn Hill, Maddy Cali, Maddy Dashnau, Maverick Dorgan and Jesse Horn. Rick Gessner, owner of G&G Limousine, is the driver.

Youth Month Winners

Makayla Walker, 10, at right, stands next to a new bicycle she received from Compass as part of our "Youth Month" celebration. Makayla had the closest guess for the number of pennies in a penny jar. She guessed 2,412; the correct number was 2,400. A coloring contest for Youth Month also resulted in \$20 Walmart gift cards being presented to three Compass winners: **Erica Greene**, 8, **Tabitha O'Connor**, 6, and **Evan Rupert**, 2.



Makayla Walker



Erica Greene



Tabitha O'Connor



Evan Rupert

SUMMER

LOAN SALE

\$1,500 @
7% APR*

Ends
Aug. 31

* Members must qualify. This loan has a repayment plan of up to 1 year.

APR = Annual Percentage Rate

THEME PARK DISCOUNTS!

Now available at any Compass location

Darien Lake Compass Price: \$27.00



Gate Price: \$42.99 (adult)
www.godarienlake.com

Water Safari Compass Price: \$22.50



Gate Price: \$28.95 (adult)
www.watersafari.com

Seabreeze Compass Price: \$24.00



Gate Price: \$27.53 (adult)
www.seabreeze.com

Hersheypark discount coupons are also available. Discounts vary each month.

FREE SEMINAR Retirement Planning

July 26th



AXA Financial Consultant **Angela Renna** will present valuable information on planning for a successful retirement.

- **When:** Thursday, July 26th
- **Time:** 3 to 5 p.m.
- **Place:** Compass FCU, 131 George St.



Please RSVP by calling **Angela Renna** at 699-3424 or contacting **Compass FCU** 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

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Oswego, NY 13126
Phone: 315-342-5300
Fax: 315-342-5294

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

Attention Members:

If you have a Christmas Club account at Compass, your money will be dispersed on Monday, October 1st.

(Deposits for 2013 will resume on October 12th for our hospital members.)

Did you know?

You could save time and gas this summer by stopping at Compass for these services:

- Postage stamps
- VISA gift cards
- Free notary services
- Money orders



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



National Credit Union Administration
A U.S. Government Agency



AMERICA'S
CREDIT UNIONS