

It's our annual holiday

LOAN SPECIAL

Get up to **\$1,500**
@ **7%** interest*

*Offer begins October 1 and
ends December 31, 2010.*

* Members must qualify. Repayment plan is up to 1 year. This promotion cannot be used with any other promotion.

Compass news in brief

Your monthly statement appears online the same time each month

Members who have signed up for e-statements can find their latest statement online by the first day of each month. You don't have to wait for an e-mail reminder to know your statement is there. Simply click on the "statements" icon while you are using online banking to see your most current statement, as well as a list of previous statements. Online VISA statements are also available after the first business day of the month.

Volunteers needed for 'Bank at School'

Compass Credit Union is looking for volunteers to help up to 3 1/2 hours per month with our "Bank at School" program in local elementary schools. The program allows students to learn the importance of saving by bringing their money to school to deposit into their accounts.



Compass is looking for volunteers to help staff a table from approximately 11 a.m. to 1:30 p.m. – during the particular school's lunch period – to help collect deposits. If you are interested, or you would like more information, please contact Jackie Wiegand at 342-5300 or jwiegand@compassfcu.com.

IT'S OUR ANNUAL HALLOWEEN COSTUME PARTY!

Our celebration includes two hours of "Cosmic Bowling," shoe rental, pizza, soda & prizes for scariest, cutest & cleverest costumes.

Don't delay!
Please RSVP by
Oct. 18th by calling
342-5300.

When: Sunday, October 24th
Noon to 2 p.m.

Where: Lighthouse Lanes

Cost: Free to Young Bucks &
Teen Tycoons; \$10 for others

Welcome HF&C

As many of you know, the Syracuse-based insurance agency of Haylor, Freyer & Coon, Inc. (HF&C) is now renting a front office inside our main Compass building at 131 George St. HF&C has a separate entrance just inside the front door of the credit union.

HF&C has 10 locations in New York State and offers several types of personal and commercial insurance, including financial services and employee benefits. For more information, please visit www.haylor.com.

A message from the board Traveler's checks no longer offered

Every year, staff and Board members at Compass Credit Union consider new products and services to better serve our members. On occasion, however, a service we currently provide becomes too expensive – and too under-utilized – to continue.

This is the case with American Express Travelers Cheques, whose expense to the credit union has risen from no cost at all to \$2,000 per year. With only a handful of members using this product, the Board of Directors has decided to no longer offer these checks to our members. We apologize for any inconvenience this may cause, but we also hope you will understand the rationale for our decision.

With the holidays fast approaching, making good financial decisions can be difficult for everyone. That's why our credit union, as it has in the past, is offering some convenient ways to ease the financial pressure of the gift-buying season. Our holiday loan sale, for example, lets you borrow up to \$1,500 with 7% interest if you qualify. Our skip-a-loan-payment option is offered only one time per year – in December. We also sell VISA gift cards for those people on your list who might be especially difficult to buy for. Please read for details in this newsletter and on our web site, www.compassfcu.com.

As the fall turns to winter, we wish you and your loved ones all the best this holiday season has to offer. Please let us know if there is anything more we can do for you here at the credit union.

**The Board of Directors
Compass Federal Credit Union**



**George DeLong,
Board President**

Congratulations to our mulligan winners

Compass members who participated in our "mulligan" loan promotion in July and August had a chance to try for a hole-in-one at our in-house putting green to win a prize – or get entered into a drawing to win a free Compass golf umbrella.

The promotion resulted in more than \$625,000 in new loans. Thank you to everyone who participated.

Hole-in-one winners:

- Charles & Pauline Farnsworth
- Arnie King
- Nancy Callen
- Brooks Wright
- Sharon Germain

Free umbrella winners:

- Shelley Caprin
- Lee Ottman
- Anthony Fragale
- Thomas Rollin



Celebrating safety

Congratulations to all Novelis employees for a truly significant achievement: 5 million safe work hours. Compass had the privilege of joining the celebration by offering two days of "Plinko," a popular game from "The Price is Right," in the Novelis cafeteria.

Tom Lilienthal, right, won the game's grand prize drawing for \$100 in cash.



**Tom Lilienthal,
above, holds his
\$100 check.**



Holiday Hours

- ▶ **Columbus Day
Monday, October 11th**
Plant office open 9 to 4.
George Street office closed.
Hillside branch closed.
Hospital office closed.
- ▶ **Veterans' Day Holiday
Thursday, November 11th**
Plant office open 9 to 4.
George Street office closed.
Hillside branch closed.
Hospital office closed.

- ▶ **Thanksgiving Day
Thursday, November 25th**
All offices closed.
- ▶ **Day after Thanksgiving
Friday, November 26th**
Plant office closed.
George Street open 9 to 5.
Hillside branch open 9 to 4.
Hospital office open 11 to 4.

You can also check for holiday closings at www.compassfcu.com.

- ▶ **Christmas Eve Day
Friday, December 24th**
All Compass offices will be closed.
- ▶ **Christmas Day
Saturday, December 25th**
All Compass offices will be closed.

- ▶ **New Year's Eve Day
Friday, December 31st**
Plant office open 9 to 1.
George Street open 9 to 1.
Hillside branch open 9 to 1.
Hospital office open 11 to 1.
- ▶ **New Year's Day
Saturday, January 1st**
All Compass offices closed.

*Happy holidays to you and your loved ones
from all of us at Compass Credit Union.*



Clockwise from top left: Prize-winners Sharon Germain; Charles & Pauline Farnsworth; Arnie King and Nancy Callen.

Great rates available on home equity loans

Need a home improvement? A chance to consolidate debt? A better way to pay off student loans? A home equity loan allows you to get a loan by using the equity in your home as collateral.

Compass offers a fixed-rate home equity loan as low as **4.99%** for members who qualify.*

We also offer a home equity line of credit through 12/31 at **5.00%** for members who qualify.*

*60-month fixed-rate home equity loans have no closing costs if the loan is kept for 3 years. Minimum loan amount is \$10,000.

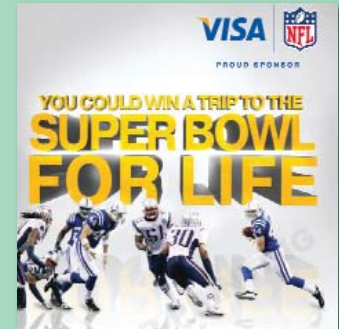
Your Compass VISA could result in a lifetime of Super Bowl trips

Are you an NFL football fan? This season, when you use your Compass VISA card between now and December 31, 2010, you will be automatically entered for a chance to win a trip for two to the Super Bowl – for life.

As part of this national VISA campaign, the winner and a guest will experience the biggest event in football each season. The annual grand prize includes:

- two game tickets
- round-trip airfare
- hotel accommodations
- car rentals

For more information, including complete rules and sweepstakes restrictions, please visit www.visa.com/NFL.*



*PIN-based and ATM transactions do not apply.

CELEBRATE WITH US!

INTERNATIONAL CREDIT UNION DAY

Stop by any Compass branch for complimentary refreshments on October 21st.



“The average consumer does much better at a credit union than at a bank.”

– Ed Mierzwinski, consumer program director for the U.S. Public Interest Research Group

The above quote, which appeared in the July/August issue of AARP (Association for the Advancement of Retired Persons), gives us plenty of reason to celebrate.

With frustration at banks at an all-time high, many people are turning to credit unions, “the best kept secret in banking,” according to the article’s author, Lynn Brenner.

Compass, which is open to the entire Oswego County community, has a 44-year history in the Oswego area. Be sure to stop by on October 21st.

NOW ON SALE

“Enjoy the City”

Coupon Books

\$20 each

This book offers hundreds of money-saving coupons at a variety of Central New York businesses. Stop by any of our Compass branches to purchase one. Supplies are limited.

GETTING SOME GREEN

Congratulations to Compass member **Ryan Cavalier**, who won \$100 after signing up for e-statements during our recent “Go Green” promotion. Compass offers free online banking, e-statements and bill pay for interested members.

Take the pressure out of holiday gift buying with Compass FCU

Skip a Loan Payment

For most people, finances get tight during the holiday shopping season. That's why Compass is once again offering its skip-a-payment option during the month of December. To qualify for this offer, members must be current with all of their existing Compass loans. The offer applies to all loans except the following:

- Mortgage and home equity loans
- Computer loans
- VISA cards
- Interest-only student loans
- Any loan paid by disability insurance

To sign up, fill out the coupon at right and return it to Compass **before December 1st**.

Skip a Payment

Yes, I would like to skip my December 2010 loan payment(s) at Compass Credit Union. I understand that any life insurance or disability insurance will not be extended on my loan(s).

Account number: _____

Name(s): _____

Loan Types: _____

Signature _____

Co-Signer/Co-Applicant Signature (if applicable) _____

Offer ends 12/1/10



You can never go wrong with a VISA Gift Card, now available at any Compass location. The cards are good at millions of retail and online stores.

It's the perfect gift because it lets your loved ones choose what they *really* want for Christmas, birthdays, holidays, or any special occasion.

Cards can be purchased in amounts from \$10 to \$500. Why not give a gift that *anyone* on your list would want?

A \$2 processing fee applies to each card.

VISA
GIFT CARDS
The perfect gift!

It's back: Computer loans at 0% interest for Novelis employees

0%

For members who are current Novelis employees

Compass is now offering a computer loan of up to \$2,000 with 0% interest to current Novelis employees. Novelis is pre-paying the interest as a benefit to its employees. The loan must cover a computer but can also include one printer and/or monitor.

6%

For members who are not current Novelis employees

Non-employees who are members of Compass can get a 6% computer loan.

The 0% offer is available through December 10, 2010.

How to reach us

Our main office:

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

Web site:

For the most up-to-date information and more, please visit www.compassfcu.com.

Hillside Commons:

7 Fourth Ave.
Oswego, NY 13126
Phone: 315-341-7277
Fax: 315-341-7299

*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: 315-349-5562

**Please note: Compass branches at Novelis and Oswego Hospital are only for employees at those facilities.*

Important reminder:

Change of address

Please let us know if you have a change of address, phone number or e-mail. A \$1 fee will be charged to you for each instance of returned mail. A change of address form can be downloaded at www.compassfcu.com.



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



National Credit Union Administration
A U.S. Government Agency



AMERICA'S
CREDIT UNIONS