

Swing into
SAVINGS
APRIL & MAY ONLY



Turn to Page 3
to learn about
our first-ever
Charity Golf
Tournament!

Score a *birdie*: 1% off our current Compass rates on
AUTOS, BOATS, CAMPERS & MORE

Rates as low as **2.49%** APR* New, 48 months

Land an *eagle*: 2% off our current Compass rates on
PERSONAL LOANS

Rates as low as **9.25%** APR*

Take a *mulligan*: 1% off your current rate on secured
TRANSFERRED LOANS

Rates as low as **3.75%** APR*

* Rates shown here reflect A+ credit. This offer does not apply to existing Compass loans. Other loan discounts cannot be used with this promotion. Members must qualify. The floor on transferred secure loans is 3.75% APR. **APR = Annual Percentage Rate**

College scholarship deadline is April 13th

The deadline is Friday, April 13th, for high school seniors who would like to apply for a college scholarship from 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 scholarship, applicants must:

- ✓ Be a graduating high school senior.
- ✓ Be a member of Compass.
- ✓ Submit an application, a written essay, and a transcript on or before Friday, April 13th.

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

NEW!

Compass begins COURTESY PAY to help members avoid return fees

Compass is now offering courtesy pay of up to \$200 for members who do not have enough money in their accounts to cover checks and automatic payments.

The service does not apply to ATM and debit-card transactions. It only kicks in if money cannot be transferred from other member-designated accounts, such as a savings account, to cover the payment.

When courtesy pay is applied, the payment includes a \$25 fee from Compass for each item that would have been returned. Still, members save money.

"Members benefit greatly because they can successfully make a payment and avoid paying fees on the other end – from the vendors who would charge for bounced checks or returned payments," Compass Manager Tom O'Toole said.

In the future, Compass hopes to add an overdraft line of credit. That means Compass would put the overdraft amount on a Compass VISA after other designated accounts have been exhausted to cover payments. Courtesy pay would kick in only if a member did not have a sufficient line of credit.

One of the best and most secure ways for members to keep track of their balances is through online banking. If you are interested in having online access to your account, please stop in or give us a call at 342-5300.



A Message from the Board

Dear Compass Members:

As this oddly warm winter turns into the promising days of spring, I hope this newsletter finds you and your loved ones doing well. Here at Compass, we have a lot to be excited about. First, I would like to thank all the credit union members who attended our 46th annual meeting in February at the Oswego Elks Club. Everyone who attended enjoyed a delicious buffet dinner, great news about the financial health of the credit union, and the chance to win several cash prizes. Congratulations to all our members who were able to take home a little extra money. You can see the full list of winners below.

I would also like to share some good news about our credit union staff. Last month, three of our member service representatives were honored for their dedicated



Crass, Tombolillo, Rupert

service to Compass. Loan Officer Julie Tombolillo was recognized for 16 years of service; Loan Officer Jennifer Rupert was recognized for 10 years of service; and Member Representative Melissa Krass was recognized for 5 years of service. It is obvious to me that these young women provide the kind of quality, caring and personal service that makes our credit union unique.

Finally, as our Board of Directors and staff head into a strategic planning session later this month, I would like to ask a favor of you, our members. Where do you think our credit union should be heading in the future? Are there any new services our credit union should provide? Is there anything we should improve? Please let us know your thoughts, and we will consider all of your suggestions. You can fill out a brief, easy survey by visiting our web site, www.compassfcu.com, or by stopping in at any of our Compass offices.

In the meantime, I hope all of you enjoy these brighter, warmer days of spring.

Mike Ferlito, Board President



Michael Ferlito
Board President



Compass helps homeless youth

Compass recently donated \$700 to the PATH Program at Oswego County Opportunities as a way to help homeless youth in the community. PATH (Program to Assist the Teenage Homeless) provides apartments and education for homeless youth between the ages of 16 and 21. In the photo, from left to right, are Compass Member Representative **Randall Gordon**, PATH Coordinator **Karen Merrill**, and Compass Loan Officer **Julie Tombolillo**. Compass raised the money for PATH by selling credit union T-shirts, tumblers and mugs.

Compass celebrates 46 years at this year's annual meeting

More than 150 members of Compass Credit Union enjoyed a large buffet dinner, speeches and a chance to win several cash prizes during our 46th anniversary celebration and annual meeting held February 17th at the Oswego Elks Club.

Members who attended also voted to re-elect two incumbents to the Compass all-volunteer Board of Directors. Joyce Prichard, who has served on the Board since 2002, and Jason Guido, who has served on the Board since 2009, were both re-elected to three-year terms. Sharon Bonney, a controller for SUNY Auxiliary Services, also ran for the Board.

As part of the celebration, Compass gave out cash prizes totaling \$500. The winners were:

\$10 Winners:

Grace Brancato, Margaret Cole, Richard Cole, Holly Demar, Teresa Ferlito, Cindy Finnegan, Bill Langdon, Lorraine Mueller, Don Knosp, Don Piazza

\$25 Winners:

Joe Boni, Sharon Germain, Daniel McManus, Avis Miller

\$50 Winners:

Dale Axtell, Jack Jones

\$100 Winners:

Judy Dale, Jackie Wiegand

50/50 Raffle:

Cindy Finnegan won the 50/50 raffle, in which half the money goes to the winner and half to a charity of his or her choice.

Cindy decided to give all her proceeds, \$421, to a local charity she helped create called Frannie's Fanny Packs. The charity was created in honor of

Continued on next page

Holiday Hours

Good Friday Friday, April 6th

Plant office closed.
All other offices open.

Memorial Day Monday, May 28th

All offices closed.

Independence Day Wednesday, July 4th

All offices closed.

For information on closings and all Compass news, please visit www.compassfcu.com.



Sign up today for Compass Credit Union's

Friday, May 18, 2012

CHARITY GOLF OUTING

Greenview Country Club
87 Wig Hill Road, West Monroe, NY

REGISTRATION DEADLINE:
May 8, 2012

4 Person
Captain & Crew
\$50/members
\$60/guests

Requirements:

- Must be 21
- Each team must have at least two Compass members.

Charities to benefit:

- ✓ Oswego Little League
- ✓ Oswego Youth Soccer Association
- ✓ Oswego Minor Hockey Association
- ✓ Oswego Pop Warner Football

Several sponsorship opportunities are available.
Please call Gary Brown at 342-1148 if interested.

Registration: 8 a.m.
Shotgun Start: 9 a.m.

Registration includes:

- Golf cart and greens fees
- Hot dog and soda at the turn, courtesy of Novelis
- Prizes for closest to the pin and closest to the line
- **STEAK DINNER** after golf



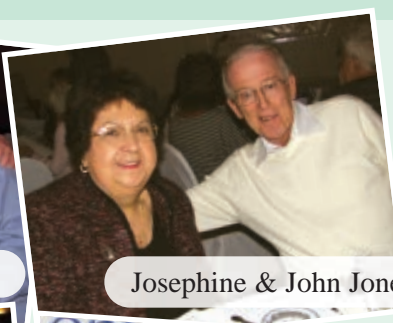
For more information, please contact Gary Brown at 342-1148 or download a registration form from our Compass web site: www.compassfcu.com.



John & Fran Annal



Bob & Dawn Dashner



Josephine & John Jones



Elaine & Paul Baldwin

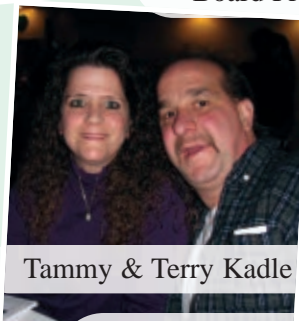


Richard & Margot Cole



Compass Manager Tom O'Toole & Board President Mike Ferlito

Frances Borland, who died in May 2011 from pancreatic cancer. When Borland was undergoing chemotherapy treatments, she did not care for the see-through, medical-looking fanny pack she received from doctors and instead loved the new, more stylish one she received from her sister, Bernice Strother. Since then, because of Frannie's Fanny Pack, hundreds of other cancer patients in Oswego and throughout Central New York have been receiving the free, stylish fanny packs.



Tammy & Terry Kadle



Denise St. John-Knight, a new Compass member representative, and Debra Foster

Compass offers great deal on RV

Compass is selling a 1-year-old RV trailer, a 2011 Flagstaff Shamrock 23SS, for \$15,900.

This recreational vehicle, which has a book value of \$18,000, is in clean, 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: www.compassfcu.com.



2011 Flagstaff Shamrock 23SS

COMING IN JUNE AND JULY

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 **4.99% APR***

*Qualified members must use automatic payment. PMI insurance 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

**Free Seminar:
Buying a New Home**

Join us Saturday, May 19th
10 to 11 a.m.
at Compass Credit Union,
131 George St.

Please RSVP by calling 342-5300.



SUMMER

LOAN SALE

**\$1,500 @
7% APR***

June 1 - August 31

* Members must qualify. This loan has a repayment plan of up to 1 year.
APR = Annual Percentage Rate

**FREE SEMINAR:
Retirement Planning**

**Thursday,
May 3rd
at Compass**

Living comfortably in retirement does not happen magically. Will you be comfortable? Do you know how to plan for this important period in your life? Join our in-house seminar on May 3rd to learn important retirement strategies. Best of all – it's free!

- When: Thursday, May 3rd
- Time: 3 to 5 p.m.
- Place: Compass FCU, 131 George St.



Please RSVP by calling Compass at 342-5300 or stopping in. You can also contact AXA Financial Consultant Angela Renna at 699-3424 or send an e-mail to angela.renna@axa-advisors.com.

* 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

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.

***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

* For employees only

**APRIL is YOUTH MONTH at Compass
Stop by with your children! We'll have ...**



Children must be members.

- A **COLORING CONTEST** for ages 12 and under. Winners in each age category will receive a gift card from Walmart!
- A **PENNY GUESSING CONTEST** to see who can guess the number of pennies in a jar. The winner gets a free bicycle!



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



National Credit Union Administration
A U.S. Government Agency



AMERICA'S
CREDIT UNIONS