



Compass Board of Directors Applications Now Available; Candidate Nominations Accepted through February 1st



Are you interested in being part of Compass Federal Credit Union's all-volunteer Board of Directors? You can be placed on the ballot, by simply filling out the Candidate Application on the credit union website at www.compassfcu.com.

There are currently three vacancies to be filled, each are three year terms. Applications must be submitted by **Tuesday,**

February 1st. Following February 1st, nominations may be made by petition through March 24th. Nominations from the floor will not be accepted. Applications are to be returned to any Compass office, or submitted via email to Nominating Committee Chair, Darcy Antonucci, at nominations@compassfcu.com. Questions in regards to candidate applications can also be directed to the email above.

The Board of Directors election is scheduled to take place at the Compass Annual Meeting, which is tentatively set for early May. More details on the Annual Meeting will be available in the coming weeks.

Holiday Hours

Martin Luther King Jr. Day
Monday, January 17th
All offices closed

Presidents' Day
Monday, February 21st
All offices closed

Contact Us

Email: memberservice@compassfcu.com

24-hour phone access: 315-349-0123

Mobile APP: Compass FCU

www.compassfcu.com



SCHOLARSHIPS AVAILABLE!

Graduating high school seniors can apply for one of (7) scholarships valued between \$500 and \$4,000 (Must be a Compass member).



Applications Available Online | www.CompassFCU.com
Application Deadline: 5 p.m. - Friday, April 15th

Compass Scholarship Program Returns in 2022; Applications Due by April 15th

Compass Federal Credit Union is eager to give back to our great community by way of scholarships in 2022, with as much as \$14,000 set to be distributed to help support members' higher education.

Seven graduating seniors will be selected to earn scholarships ranging from \$500 to \$4,000. Applicants must be a 2022 high school graduating senior and a member of Compass Federal Credit Union.

In addition, Compass recognizes that students already engaged in post-secondary education, also benefit from scholarship support. With this in mind, Compass is offering two \$1,000 Continuing Education scholarships for Compass members who are already graduated from high school and are pursuing additional education.

Applications are now available online at www.compassfcu.com and must be submitted to any Compass office by 5 p.m. on Friday, April 15th.

A Message from the Board

Dear Compass Members,

As the calendar turns over to 2022, we are happy to once again report another successful year of growth at Compass Federal Credit Union. With a climbing membership of over 7,300, an upgraded presence on Oswego's west side, as well as new products and services including the Penny Pinchers and Report Card Rewards Programs, Compass is eager to move into 2022 with continued momentum.



For a more in-depth look into the credit union's fiscal health, we once again urge you to attend our Annual Meeting, which is tentatively set for early May. We will be providing more details on the meeting and the election process for our Board of Directors vacancies, in the coming weeks.

Security of member funds continues to be a primary focus of Compass and the Board of Directors. In recent weeks, debit card fraud has increased in our area and as a result we have posted a helpful guideline on best practices and usages of your debit cards within this newsletter.

As always, we also encourage you to also utilize the Card Valet app, which can be downloaded directly to your phone via your app store, or found under the Services tab of the Compass website. We hope these tools assist in your protection.

Wishing you a happy and healthy 2022!

Michael Pisa, Board President

Employee Spotlight

The next time you stop into Compass be sure to say hello to one of the latest additions to our team - **Denise Youngs**.



A native of Sackets Harbor, Denise is sharing time between our Oswego & Fulton offices.

Now residing in Fulton, Denise worked for many years in the Red Creek School system and previously at Empower FCU.

Denise enjoys spending time with her 6 and 8 year old sons.

We're thrilled to have Denise as part of our valued Compass team!

One app to control all
your debit cards.

CardValet

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Limited Time

Balance Transfer

5.9% APR* UNTIL THAT

**BALANCE IS
GONE**

with NO Transfer Fee



*APR = Annual percentage rate. Balance transfer rate is for one-time transfers only. Rate will not apply to future balances. No transfers allowed from existing Compass accounts. Balance transfers are not eligible for VISA Rewards points. Members must qualify. Offer ends March 31st.

Compass Donates More than \$12,000 to Area Schools for Clothing Needs



Keeping with the spirit of the Holiday season, Compass once again donated more than \$12,000 to area schools to help pay for hats, mittens, snowpants, shoes and other student clothing needs that become especially important during the winter months.

Each school in the Oswego City and Fulton City School Districts received a check donation for the cause, along with Oswego's Trinity Catholic School.

Since 2020, all schools within the Mexico Academy & Central School District and the Hannibal Central School District have also received check donations.

In total, Compass made donations to 22 schools within Oswego County.

"Each year we look forward to doing what we can to help those in need within Oswego County," said Compass Manager, Jennifer Rupert. "This program has become a welcome tradition for all of us at Compass."

Tunes for Tots, Compass FCU Help to Provide Toys for Children in Need

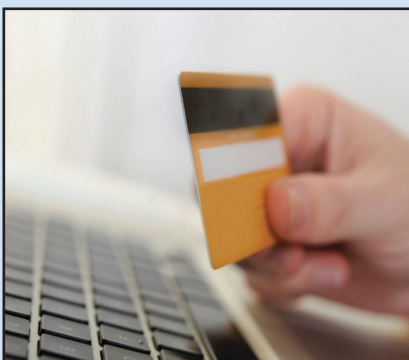
After a years absence, Tunes for Tots returned on December 5th. Partnered with Oswego Mayor, Billy Barlow, and the City of Oswego, as well as the Oswego City-County Youth Bureau and the Lake City Police Club, Tunes for Tots brought the community and local musicians together to help Oswego County children in need.



Compass was proud to join Tunes for Tots as a partner this Holiday season, while also housing drop boxes for toys at its George St., West First St. and Fulton locations. All toys were donated directly to children in Oswego County.

"It's our pleasure to partner with Tunes for Tots," said Compass Manager, Jennifer Rupert. "In conjunction with the Oswego City-County Youth Bureau, the City of Oswego and the Lake City Police Club, this event does so much for area children in need."

Avoid Fraud & Scams with Your Debit and VISA Cards



Now more than ever, it is important to be aware of best practices when using your debit or credit card in order to avoid fraud and scams.

When using an ATM machine or gas pump, please check for skimmers. A skimmer is a device that fraudsters will place on top of the card insertion area, that will collect your card number to be duplicated. Look closely before entering your card to see if there is any additional layers or pieces attached to it.

When using social media such as Facebook, Instagram, etc., do not purchase from the ads displayed throughout the site. If you want to purchase from Walmart.com or Nike.com, etc., you should use their website only.

When completing an online order, complete your purchase as a guest, this way your payment method isn't saved to the merchant's website. If your Walmart.com account gets hacked, a scammer will have access to purchase from Walmart.com with your card information.

A merchant should NEVER need you to download software or coupons onto your computer to check out. If something pops up asking you to download something to complete your order, close it and do not download anything. If by chance you do download it, call your credit union for options.

A reputable site will NEVER ask for any extra information for a purchase. They should never need your birthday, or SSN to complete an order. Billing address and payment information only.

For more useful tips visit the News section of www.compassfcu.com.

Presented by Compass Federal Credit Union: Red Raider Credit Union Now Open at G. Ray Bodley High School



Compass Federal Credit Union is proud to present the Red Raider Credit Union at G. Ray Bodley High School in Fulton, which officially opened on Wednesday, November 10th.

The Red Raider Credit Union is part of the Compass Bank at School Program for the 2021-2022 school year, joining the Oswego City School District's long standing program.

The Red Raider Credit Union gives G. Ray Bodley High School students an opportunity to deposit money into their own Compass accounts, while also gaining valuable work experience, as the school's credit union is operated by students.

Overall, the program provides real-world, hands-on banking experiences for students, helping them to understand the benefits of saving money.

Students that participate will be eligible for monthly prizes as well as a year-end grand prize.

"With the opening of our new Fulton location last year, it was only natural for us to bring Bank at School to Fulton as well," said Compass FCU Manager, Jennifer Rupert. "We hope that the opening of the Red Raider Credit Union will be just the beginning of a growing program for the future."

Starting on Thursday, December 9th, the Red Raider Credit Union moved to bi-weekly hours to coincide with teacher pay dates.



Compass Locations and Hours of Operation

Main Office:

131 George St., Oswego
Phone: 315-342-5300

Hours:

Mon. - Wed. 9 a.m. to 4 p.m.
Thurs. & Fri. 9 a.m. to 5 p.m.
Sat. 9 a.m. to 12 p.m.

Novelis Plant:

P.O. Box 5160
Phone: 315-349-016

Hours:

Mon. 9 a.m. to 1 p.m.
Thurs. & Fri. 9 a.m. to 4 p.m.

Fulton:

208 North Second St., Fulton
Phone: 315-593-8443

Hours:

Mon. - Fri. 9 a.m. to 5 p.m.
Sat. 9 a.m. to 12 p.m.

SUNY Oswego:

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

Hours:

Wed. 9 a.m. to 2 p.m.

Questions? Contact Us!

Website:

www.compassfcu.com

Email:

memberservice@compassfcu.com

Mobile App:

CompassFCU

24-Hour Phone Access:

315-349-0123

Oswego Hospital:

110 West Sixth St., Oswego
Phone: 315-349-5562

Hours:

Fri. 9 a.m. to 4 p.m.

West First Street:

300 West First St., Oswego
Phone: (315) 207-0390

Hours:

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

Compass credit union REPORT CARD Rewards

REPORT CARD

Reading	A+
Writing	A+
Mathematics	A+
Science	A+
History	A+
Art	A+
P.E.	A+

Earn Money For Every 'A' You Receive!

To encourage our youth account holders to achieve a grade of A/90 or higher per class, per marking period, Compass will contribute \$1 for each grade A/90 or higher. Only main courses will be awarded: Math, Science, Social Studies, English/Language Arts, for a possible total of \$4 per marking period.

* All credit union contributions will be made into the Young Bucks or Teen Tycoons account and a hold will be placed on those contributions until the account holder turns 18.
* An original current report card must be submitted to earn the contributions. The credit union will only accept grades from the current marking period, and the marking period previous to the current.

Call or Visit Online for Information
(315) 342-5300 - www.CompassFCU.com

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



Equal Housing Lender



National Credit Union Administration
A U.S. Government Agency