

Compass welcomes all members of Oswego Hospital Credit Union

On October 1st, it was official. Oswego Hospital Credit Union joined Compass in a merger that was approved by both financial institutions and the National Credit Union Administration.

"We would certainly like to welcome every single member of Oswego Hospital Credit Union," Compass Manager Thomas O'Toole said. "As with all our members, we will work hard and do our best to give you the best possible service at Compass."

The office that housed

Please see page 2 for the winners of our 10 FREE gas cards worth \$50 each.

Oswego Hospital Credit Union will continue to serve hospital employees, but renovations are in the works to make the most of its limited space. Members at the hospital can stop by or contact the hospital branch at 349-5562.

"Transitions like this require hard work and patience, but we are confident the end result will benefit everyone," O'Toole said.

SCORE BIG with our
5.9%* VISA Balance
Transfer
Promotion
APR

TWO MONTHS ONLY

Do you carry a balance on your credit cards? Transfer that balance to a Compass VISA and pay 5.9% in interest until that balance is gone.

NO BALANCE TRANSFER FEE

Offer ends December 1, 2009.

* 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.

ATTENTION

Oswego Hospital Members

Important information for members who have loan payments through direct deposit:

If you have elected to have your loan payment(s) taken automatically from your paycheck with direct deposit, this will happen with *each and every pay period*. An extra loan payment(s) will be applied in the months you have three pay periods. If you do not wish to have the extra payment applied, please contact Compass Credit Union at 342-5300 to discuss your payment options.



*The holidays are almost here!
Please turn inside to see our holiday hours.*

IT'S OUR ANNUAL HALLOWEEN COSTUME PARTY!

**When: Sunday, October 18th
11 a.m. to 1 p.m.**

Where: Lighthouse Lanes

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

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

**Don't delay!
Please RSVP by
Oct. 14th by
calling
342-5300.**

A message from the board

By the time you read this message, our merger with Oswego Hospital Credit Union will be complete. This union marks a major milestone in the 43-year history of Compass Credit Union, and we are excited about the opportunity to serve as many as 600 new members.

Of course, any kind of transition like this requires extra effort and patience. We regret any inconveniences this merger may have caused. We did our best to respond to your feedback by adding staff during our busiest times, increasing the number of visits to Oswego Hospital, and simplifying the information-gathering process.

Now that the merger is over, we would like to welcome all of our hospital members. We would also like to introduce you to two new members of our Compass Board of Directors, Ed Hogan and Don Bucher, who both served on the Oswego Hospital Credit Union Board.

Ed works as the laboratory manager at Oswego Hospital and will celebrate his 30th year of employment in the lab on Dec. 10. He has served more than 15 years on the Oswego Hospital Credit Union Board. He lives in Granby and has two grown children, a son and a daughter who are both attending college.



Ed Hogan



Don Bucher

Don Bucher has worked more than 25 years at the hospital and currently serves as an Oswego Health buyer. He served six years on the hospital's Board of Directors. Bucher lives in Oswego with his wife, Patti, and their new dog, Rudy. They have two grown sons. One son recently became an Oswego County sheriff's deputy; the other is in college.



George DeLong,
Board President

Celebrate with us on October 15th

This year's theme for International Credit Union Day is "Your Money. Your Choice. Your Credit Union." The theme celebrates the reason why 177 million people worldwide choose credit unions. We hope you will stop by for some complimentary refreshments.

"This year, more than ever, consumer finance and business experts have repeatedly highlighted credit unions as safe and sound institutions where people can depend on a trusting relationship," said Pete Crear, President and CEO of the World Council of Credit Unions.

Compass Credit Union, which is now open to the entire Oswego County community, is celebrating its 43rd anniversary.

YOUR MONEY

YOUR CREDIT UNION

INTERNATIONAL CREDIT UNION DAY

Thursday, October 15th

Stop by any of our branches to enjoy complimentary refreshments.



Congratulations to our \$50 GAS CARD WINNERS

As part of our merger with Oswego Hospital Credit Union, Compass offered 10 free \$50 Sunoco gas cards to hospital members who moved their accounts from the hospital to Compass by September 15th. At right are the winners:

- Karla Rebeor
- Brian Windey
- Susan M. Curran
- Paul Faccone
- Corinne Rice
- Elizabeth Guernsey
- Jennifer Whiteside
- Jordan R. Runner
- Charles Chiasson
- Justin Greeney

Holiday Hours

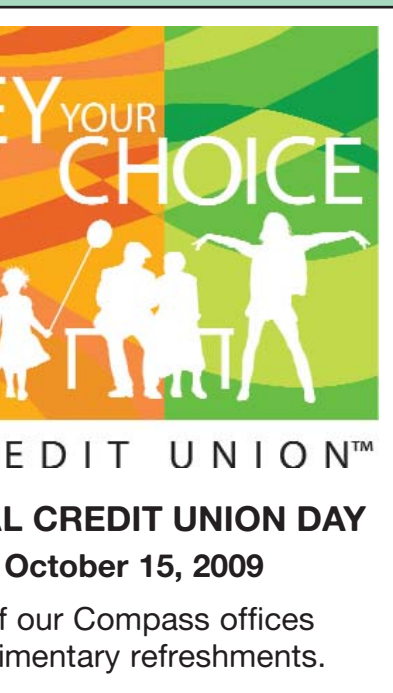
- ▶ **Columbus Day**
Monday, October 12
Plant office open 9 to 4.
George Street office closed.
Hillside branch closed.
Hospital office open 11 to 4.
- ▶ **Veterans' Day Holiday**
Wednesday, November 11
Plant office open 9 to 4.
George Street office closed.
Hillside branch closed.
Hospital office open 11 to 4.

- ▶ **Thanksgiving Day**
Thursday, November 26
All offices closed.
- ▶ **Day after Thanksgiving**
Friday, November 27
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**
Thursday, December 24
Plant office open 9 to 2.
George Street open 9 to 2.
Hillside branch open 9 to 2.
Hospital office open noon to 2.
- ▶ **Christmas Day**
Friday, December 25
All offices closed.
- ▶ **Day after Christmas**
Saturday, December 26
All offices closed.

- ▶ **New Year's Eve Day**
Thursday, December 31
Plant office open 9 to 2.
George Street open 9 to 2.
Hillside branch open 9 to 2.
Hospital office open noon to 2.
- ▶ **New Year's Day**
Friday, January 1
All offices closed.
- ▶ **Day after New Year's**
Saturday, January 2
All offices closed.



YOUR CHOICE

CREDIT UNION™

CREDIT UNION DAY

October 15, 2009

of our Compass offices
imentary refreshments.

Enhanced online bill pay begins Oct. 20

“Bill Pay e-Plus” offers quicker payments, new features

On October 20th, members who use our convenient online bill pay service at Compass will experience a new look to the site and several user-friendly improvements as part of an upgraded “Bill Pay e-Plus” program.

Here are some of the enhancements:

- Expedited payments
- Person-to-person payments
- Gift and donation payments
- Subscriber call center
- A new calendar visual for reminders or making payments
- Optional “memo” information and e-mail notifications

When the new system begins, all of your payees will carry over to the new system as well as any scheduled payments and up to 18 months of payment history. Your current cleared check images will not be available within this new, upgraded system. However, they will be available through the system’s call center and through the credit union. On October 20th, your new payment history and cleared check images will be recorded as payments process.

TAKE A LOOK

Members who currently use online bill pay can get a sneak peak at the upgraded site by clicking on a “**view demo**” button that will appear on the left-hand side of your bill pay screen.



SAVING FOR NEXT YEAR

New Christmas Club option available to all CU members

If you like to save money for Christmas, Compass now has a Christmas Club option that eliminates some of the temptation to withdraw it early.

In this option:

- Members put money into their Christmas Club account during the year and receive the total amount during the first week in October. The first Christmas Club payout will be in 2010.
- Partial withdrawals before October will not be allowed. Members wishing to close their account early will be charged a \$5 fee, and no interest will be paid for that quarter.
- During the first week in October, members will have the option of receiving a check at home or having their Christmas Club money transferred to another account at Compass.

Compass will continue to offer its current service of allowing members to save money in a special account that can be accessed at any time of the year with no penalties for withdrawing early. If you would like to change to the new option, please call Compass at 342-5300 or 341-7277 or stop by any one of our branch offices.

NOW ON SALE

“Enjoy the City”

Coupon Books

\$20 each

This book, which regularly sells for \$25, 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.

A gift for you: pocket calendars

We hope you enjoy our complimentary pocket calendars for 2010 that are now available in our Compass lobbies. Stop in to pick up your free gift. Supplies are limited.

Take the pressure out of holiday gift buying with Compass FCU

Skip a Payment Offer

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, simply detach and fill out the coupon at right and return it to Compass.

Skip a Payment

Yes, I would like to skip my December 2009 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 12/1/09

Compass Holiday Loan Special

Once again, Compass is offering a special Christmas loan of up to \$1,500 to help ease the financial strain of the holidays. This loan has a 7 percent fixed rate with a one-year repayment plan.

Take advantage of this special offer, which runs through December 24th. Stop by any of our Compass branches or give us a call at 342-5300 or 341-7277 for more details.

Amount: Up to \$1,500

Interest: 7%

Repayment period: 1 year



VISA Gift Cards

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.

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.*

About our web site:

www.compassfcu.com

Our Compass web site has a newly designed home page and several new features to make it more informative and easier to use. Internet Explorer users should use versions higher than 6. An upgrade is available on the site for those who still use Internet Explorer 6.



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



National Credit Union Administration
A U.S. Government Agency



AMERICA'S
CREDIT UNIONS