

BUYING A CAR?

Get 1% CASH BACK
on your next auto loan



**Up to
\$500!**

Members must qualify. Offer ends June 30th.
Offer also applies to refinanced loans from
other financial institutions.

Attention Youth Members GET WILD ABOUT SAVING

Youth members: Make a deposit in April
to celebrate Youth Month & win prizes!

FREE GIFT

Youth members who make
a deposit in person during
the month of April can
choose between a free
string backpack with an
animal theme or a light-up
mug. Limit one gift per
member, please, while
supplies last.

PRIZE DRAWINGS

Any youth member who
makes a deposit during
April will also be entered
into a drawing for one of
several prizes, including a
four-pack of amusement
park tickets, two sets of
free movie tickets and
three \$25 Visa gift cards!



*Entries will be limited to
one deposit per day, please.*

Holiday Hours

Memorial Day

Saturday, May 23rd
Monday, May 25th
All offices closed.

Independence Day

Saturday, July 4th
All offices closed.

Check compassfcu.com
for the most up-to-date
information.

OSWEGO HEALTH Membership Drive

**Going
on now!**

Compass will donate \$25 to \$100 to the Oswego Health Foundation to help buy
surgical tools and an Automated External Defibrillator (AED). Here's how:

\$25

will be donated to Oswego Health for every OH
member or family member who opens a new account.

\$100

will be donated to Oswego Health for every OH member or family
member who opens a new account with direct deposit.

\$75

will be donated to Oswego Health for every OH member or family
member with an existing Compass account who adds direct deposit.



A Message from the Board

Dear Compass Members:

After a record-breaking winter, nothing seems more welcoming than the warmer days of spring. Still, I would like to thank all of the 162 Compass members who braved a cold and snowy February day to attend our 49th Annual Meeting at the Oswego Elks Lodge.



Michael Ferlito
Board President

As part of the festivities, Compass Manager Tom O'Toole gave a report on the financial health of the credit union, which I am happy to say remains strong. He also entertained guests by engaging them in a trivia game. One of the questions stood out to me: What percent of our members – ages 50 and older – take advantage of Premier Checking? This checking account is quite exceptional because it pays 1.25% APY – a better rate than a five-year share certificate! Still, the answer might shock you. Of more than 1,100 members who could take advantage of this great service, only 10% do.

Here at Compass, we are always looking ahead to explore products and services that will best serve our members. But we also encourage you to take advantage of our existing products, including Premier Checking. Check out the details to the right of this column and see if it works for you. Until next time, enjoy the spring.

Mike Ferlito, Board President

Premier CHECKING
For Compass members ages 50 and older

NCUA

Earn 1.25% APY!*

Here's how:

- Be at least 50 years old
- Maintain a \$500 daily minimum balance
- Use your debit card at least five times per month for signature transactions**
- Have a direct deposit

* APY = Annual Percentage Yield
** Signature transactions must be posted by 5 p.m. on the last day of the month.

Compass celebrates 49 years at this year's annual meeting

More than 160 members of Compass Credit Union enjoyed a large buffet dinner, speeches and a chance to win several cash prizes during our 49th anniversary celebration and annual meeting held February 4th at the Oswego Elks Club.

Members who attended voted to re-elect two incumbents to the Compass all-volunteer Board of Directors. Board members Joyce Pritchard and Joanne Gardner were re-elected to three-year terms.

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

\$10: Tim Annal, Bill Foley, Mike Ferlito Jr., Ivan Parsons, Cathy Conzone, Lonnie Moore, Louise Porter, Jim Schwitter, Lorraine Mueller and Nancy Davis

\$25: Richard Mueller, Jerry Pooler, Shirley Schwitter and Avis H. Miller

\$50: Lucille Atkins and Margie Sincavage

\$100: Tom Thompson and Steve Gosselin



The 50/50 winner: Mark Taormina won \$250 and gave the other half (\$250) to the Humans Concerns Food Pantry of Oswego.

COMING IN JUNE AND JULY

Our 6th Annual **NO CLOSING COSTS**
HOME LOAN SALE



New Mortgages
& Refinanced
Loans

Home Equity
Loans

*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 will vary based on credit score, loan-to-value and term of loan.

Compass continues new podcast series on money management

Curious about financial fraud? Improving your credit score? The changing nature of credit cards? Tune in to a series of "Money Management" podcasts Compass is now offering through our partnership with WRVO, the local affiliate for National Public Radio. You can find NPR at 89.9 on your FM dial.

Compass podcasts can be found on wrvo.org and on compassfcu.com.

Our first three podcasts address gift card fraud, factors affecting credit scores and the long-term value of financial literacy. We will also have podcasts available on common scams and the future of EMV or "chip" cards. In the coming months, listeners can also expect information on IRAs, retirement planning, mobile banking and more.

Tune in! Go to wrvo.org and click on "Podcasts" to listen to a variety of topics in our new "Money Management" series.



Sign up today for Compass Credit Union's

Friday, June 12th

CHARITY GOLF OUTING

Emerald Crest Golf Course

3989 State Route 3, Palermo NY 13069

4 Person
Captain & Crew
\$55/members
\$65/guests

Registration
Deadline:
Friday, June 5th
Limited to 20 teams.

Must be
21 years old
to play.

Proceeds benefit youth sports in Oswego. Last year's outing raised \$5,400 for Little League, soccer and Buccaneer softball.

SIGN UP TODAY! Download a registration form from our Compass web site, www.compassfcu.com. You can also stop in or contact Compass Manager Tom O'Toole at 342-7895 to get more information.

Registration: 7:45 a.m.
Shotgun Start: 8:30 a.m.

Registration includes:

- Golf cart and greens fees
- Prizes for closest to the pin and closest to the line
- Dinner after golf

We need teams!



Deadlines approach for Compass college scholarships

College scholarship deadline is April 15th for graduating seniors



The deadline is fast approaching for graduating high school seniors who want to apply for one of two college scholarships worth \$4,000 each from Compass Credit Union.

Applications are available at compassfcu.com or any Compass office. All applications require a sealed transcript, a recommendation and an essay.

Applications must be turned in by 4 p.m., which is the close of business on Wednesday, April 15th.

One-time Compass scholarship available for continuing education



Compass now has a one-time scholarship of \$1,000 for continuing education. To qualify, applicants must:

- Have been a member of Compass Credit Union for at least two years
- Use the money to pursue a trade school, a bachelor's degree, a master's degree, etc.

Applications are available at compassfcu.com and at any Compass office. Submit the application, a written essay and recommendation on or before the close of business at 5 p.m. on Friday, May 29th.

COMING SOON

Compass is about to offer a new and convenient mobile app with several new features, including:

- Easy access to Compass mobile banking and bill pay
- Remote Deposit Capture, which means you will be able to take a digital photo of your check and deposit it
- Locations and directions to all of our nearest Allpoint ATMs
- Updated information on Compass rates, hours, alerts, news and more



FREE SEMINAR: Social Security & Medicare



What do you need to know?
Sign up today for a free seminar with Angela Renna, president of Sterling Financial Group.

- **When:** Thursday, May 14th
- **Time:** 3:30 to 5 p.m.
- **Place:** Compass FCU, 131 George St.



Please RSVP by calling Angela Renna at 699-3424 or e-mailing her at arena@sterlingcny.com.

Your attendance at this event does not obligate you to purchase any products. At the conclusion of the seminar, representatives of the firm will be available to make appointments to review individually the products and services they offer. Offering John Hancock Insurance Products, Registered Representative/Securities and Investment Advisory Services offered through Signator Investors, Inc., Member FINRA, SIPC, a Registered Investment Advisor. 9 Washington Square, Albany, NY 12205 518-452-8853. Sterling Financial Group, LLC is a separate entity from Signator Investors, Inc. 105-20140919-200672

Compass Locations and Hours of Operation

Main Office

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

Hours

Mon. - Wed. 9 a.m. to 4 p.m.
Thurs. & Fri. 9 a.m. to 5 p.m.
Sat. 9 a.m. to noon
Sun. Closed

Oswego Hospital*

110 W. 6th St.
Oswego, NY 13126
Phone: 315-349-5562
Fax: 315-216-4158

Hours

Mon. - Thurs. 11 a.m. to 4 p.m.
Fri. 9 or 11 a.m. to 4 p.m.**
Sat. & Sun. - Closed
** Open 9 a.m. on paydays
Closed 12:30 to 1 p.m. for lunch

Novelis*

P.O. Box 5160
Oswego, NY 13126
Phone: 315-349-0116
Fax: 315-349-0631

Hours

Mon. - Fri. 9 a.m. to 4 p.m.
Sat. & Sun. - Closed
Closed 12:45 to 1:15 p.m.
for lunch

SAVE THE DATE

Friday,
August 21st

Compass will host its
free community picnic
on the lawn outside
131 George St.



Equal Housing Lender

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



National Credit Union Administration
A U.S. Government Agency