



**Compass Board of Directors Applications Now Available; Candidate Nominations Accepted through February 2nd**



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](http://www.compassfcu.com).

There are currently four vacancies to be filled. Three of those vacancies are three year terms, with one being a two year term. Applications must be submitted by **February 2nd**. Following February 2nd, nominations may be made by petition through March 20th. 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, Michael Pisa, at [nominations@compassfcu.com](mailto:nominations@compassfcu.com). Questions 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 20th  
*All offices closed*

Presidents' Day  
Monday, February 17th  
*All offices closed*

**Contact Us**

**Email:** [memberservice@compassfcu.com](mailto:memberservice@compassfcu.com)  
**24-hour phone access:** 315-349-0123

**Mobile APP:** Compass FCU  
**[www.compassfcu.com](http://www.compassfcu.com)**



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



**Compass Scholarship Program Returns in 2025; Applications Due by April 11th**

Compass Federal Credit Union is eager to give back to our great community by way of scholarships in 2025, 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 2025 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 Available Online | [www.CompassFCU.com](http://www.CompassFCU.com)  
Application Deadline: 5 p.m. - Friday, April 11th

Applications are now available online at [www.compassfcu.com](http://www.compassfcu.com) and must be submitted to any Compass office by 5 p.m. on Friday, April 11th.

# A Message from the Board

Dear Compass Members,

As we saw in 2023, we again experienced another year of growth in 2024, as our membership has soared to over 8,000 members. Our continually enhanced products and services, combined with our highly competitive rates and dedicated staff and management, have us in great position for another outstanding year in 2025.



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

Throughout this newsletter you will notice several articles outlining our community initiatives surrounding the Oswego & Fulton communities. It is our goal to continue to foster these relationships, while working to develop new opportunities as well. Part of this community engagement are our annual scholarship opportunities, which continue in 2025. Details on how to apply are available on page one of this newsletter.

Also, please be sure that you have provided an up to date email address to the credit union to ensure that you receive our weekly emails that include special offers and promotions.

Wishing you a happy and healthy 2025!

**Michael Pisa, Board President**

**Online Account Opening Now Available!**

Simple & Fast, Learn More Below

**| Visit [www.compassfcu.com](http://www.compassfcu.com)**

**| Select 'Become a Member'**

**| Scroll to & Select 'Become a Member Online'**

\*Personal identification and contact information required

\*Must satisfy membership eligibility requirements



Questions or Assistance? Call (315) 593-8443



**Interested in  
Bank at School?**

**Call (315) 342-5300  
to Learn More!**



*Limited Time*

**Balance Transfer**

**6.9% 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 29th.

### Compass Donates More than \$16,000 to Area Schools for Clothing Needs

Keeping with the spirit of the Holiday season, Compass Federal Credit Union once again donated a total of



\$16,250 to area schools to help pay for hats, mittens, snow pants, 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 once again made donations to 22 schools within Oswego County.

“This is a program that we look forward to each and every year,” said Compass CEO, Jennifer Rupert. “Giving back to our local community is a huge part of what we like to do as part of the ever growing credit union movement. Our relationships with the school districts in Oswego County have been fantastic and we look forward to continuing to grow those partnerships in the future.”

### Compass FCU’s Community Support Continues in 2024

The credit union movement, and Compass specifically, are dedicated to giving back and helping to provide for the local community. When becoming a Compass member, you can take pride knowing that your money stays within the local Oswego County community.



This year, the Compass Contributions Committee helped to facilitate partnerships with nearly 70 local organizations that help to serve those in the Oswego County community. Compass contributions in 2024 accounted for nearly \$30,000.

Pictured above are Compass CEO, Jennifer Rupert, and Compass COO, Eric Morris, as they are recognized by Oswego County Opportunities representatives for the credit union’s recent involvement in the “There’s No Place Like Home” initiative.

“We’re grateful for the ties we have been able to create with so many amazing organizations within Oswego County,” said Compass COO, Eric Morris. “Together we are able to extend ourselves beyond being just a financial institution, we can also work to become a true difference maker in our community.”

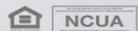


## 18-Month CD 4.5% APY\*

\*APY = Annual Percentage Yield. A minimum balance of \$1,000, is required. New money only, non-transferable. A penalty may be imposed for early withdrawal. Cannot be combined with any other offer. Subject to cancellation without prior notice.



**Let Us Point the Way to Your Savings Goals!**  
Complete Listing of Rates at: [www.compassfcu.com](http://www.compassfcu.com)



# Compass FCU Gives Back to Local Organizations as Part of International Credit Union Day



As part of Compass Federal Credit Union’s celebration of International Credit Union (ICU) Day® on October 17, the credit union contributed \$3,000 across five local organizations that work to give back to the Oswego County community.

Contributions were distributed to the Child Advocacy Center of Oswego County, ARISE, Oswego Human Concerns, Inc. Food Pantry, as well as Blessings in a Backpack in conjunction with Ella’s Birthday Boxes.

“We are proud to have celebrated ICU Day by helping to give back to our local community,” said Compass FCU Assistant Manager, Sue Fowler. “Working together with our community partners is part of what makes the global credit union movement so successful.”

International Credit Union (ICU) Day® celebrated the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement’s history, promote its achievements, recognize hard work and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948.

(Pictured above are Compass FCU’s Tammy Raponi, Margie Sincavage, Hailey Babcock and Teal Palmer, along with Mellisa Russell of Blessings in a Backpack.)

**Compass credit union**  
Penny Pinchers  
Ask Us for Details!

## Compass Locations and Hours of Operation

### Main Office:

131 George St., Oswego  
Phone: 315-342-5300  
**Hours:**  
Mon. - Fri. 9 a.m. to 5 p.m.  
Sat. 9 a.m. to 12 p.m.

### Novelis Plant:

P.O. Box 5160  
Phone: 315-349-0116  
**Hours:**  
Mon. 9 a.m. to 4 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!

### Oswego Hospital:

110 West Sixth St., Oswego  
Phone: 315-349-5562  
**Hours:**  
Fri. 9 a.m. to 4 p.m.

### Website:

www.compassfcu.com

### Email:

memberservice@compassfcu.com

### West First Street:

300 West First St., Oswego  
Phone: (315) 207-0390  
**Hours:**  
Mon. - Fri. 9 a.m. to 5 p.m.

### Mobile App:

CompassFCU

### 24-Hour Phone Access:

315-349-0123

## 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!**

\* After 9/1/2024

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