



Compass FCU’s Annual Picnic Welcomes Crowd of More than 250 to Thunder Island’s Oasis



Compass Federal Credit Union welcomed more than 250 guests to Thunder Island’s Oasis on Sunday, September 8 to celebrate yet another year of growth at the credit union.

The Compass Federal Credit Union Member Picnic was held from Noon to 4 p.m. with the first 200 paid adult members receiving a free collapsible grocery tote, courtesy of the credit union.

All members were also granted access to Thunder Island’s amusement park, with access to the park’s go-karts, mini-golf and zip line.

A delicious menu was catered by the staff at The Oasis, which included BBQ chicken, sausage, hamburgers, hot dogs, pasta salad, watermelon, ice cream and much more.

“Despite dealing with off and on weather, we once again had a great turnout for this year’s picnic and had a fun time,” said Compass FCU COO, Eric Morris. “We thank everyone for attending and look forward to seeing everyone at next year’s gathering.”

Throughout the afternoon \$1,000 in gift cards to various local establishments were distributed via random draw. A 50/50 drawing was also conducted with Debbie Wallace collecting the winner’s share of \$283. Wallace then selected the Oswego County SPCA to receive the remainder as a donation from Compass FCU.

(Sam Stock scored \$300 inside the Compass FCU Cash Vault as part of the picnic!)



Holiday Hours

Columbus Day
Monday, October 14th
All offices closed

Veterans Day
Monday, November 11th
All offices closed

Thanksgiving
Thursday, November 28th
All offices closed

Day After Thanksgiving
Friday, November 24th
*George St., Fulton & W. 1st St.:
Open 9 a.m. - 5 p.m.
All other offices closed*

Christmas Holiday
Wednesday, December 25th
All offices closed

New Year’s Holiday
Wednesday, January 1st
All offices closed



Contact Us

Email: memberservice@compassfcu.com
24-hour phone access: 315-349-0123
Mobile APP: Compass FCU
www.compassfcu.com



A Message from the Board

Dear Compass Members,

All of us at Compass Federal Credit Union would like to thank the members that took time to be with us for our Member Appreciation Picnic, which was held at Thunder Island on September 8. This year's picnic was a once again a resounding success as hundreds of our membership gathered for an afternoon of food and fun. Congratulations to the credit union's picnic committee and staff that helped make this year's picnic a memorable experience for everyone.



As the credit union continues to grow to nearly 8,000 members, we are hard at work to continue to grow from within and find new ways to better serve our membership. One development is the creation of a dedicated loan department, housed inside our main office on George St. in Oswego. This centrally located loan team of Stephanie Woolson, Karie Whitten, Kendra Smith and Jennifer Vaccaro will help facilitate all loan needs for members moving forward.

We are pleased to remind everyone that our SUNY Oswego location has re-opened for the semester inside of the Marano Campus Center in room 150B and be sure to visit our website periodically to see special offerings, such as our 18-month CD special, listed at 4.5% APR (Annual Percentage Rate).

Wishing you a happy fall and joyous Holiday season!

Michael Pisa, Board President

Employee Spotlight

The next time you stop into Compass FCU's George St. office, be sure to say hello to one of the latest additions to our team - **Teal Palmer.**



A resident of Oswego County, Teal is a graduate of Bryant and Stratton with an Associates Degree in Business Administration.

Prior to coming to Compass, Teal was a waitress and server at Jocko's Famous Ritz Diner and Rudy's Lakeside, and also served as General Manager of Dunkin Donuts for three years.

We are thrilled to have Teal as a valued member of our Compass team!

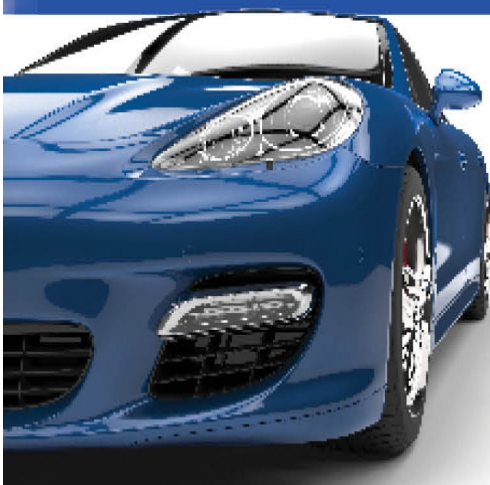
Compass credit union
Gift Card
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4000 VALID THRU 01/19 DEBIT
A GIFT FOR YOU **VISA**

Visa Gift Cards

The perfect gift for anyone on your list

*Available for purchase at any Compass office.
Gift card limit of up to \$1,000. A \$3 processing fee applies.*

SAVE 1% OFF YOUR CURRENT AUTO LOAN



Refinance your auto loan to get 1% off your current interest rate or get our Compass rate, whichever is better!

Rates as low as 3.49% APR*

*APR= Annual Percentage Rate. Discounted rates for loans transferred to Compass FCU from another financial institution. Has a floor of 3.49%. This offer is available for new money only. Compass will refinance up to 100% of the NADA retail value. Member must qualify. Offer valid October 1, 2024 through October 31, 2024.

Compass Loan Team Expands



Compass Federal Credit Union is pleased to announce the expansion of its loan department. Senior Loan Officer, Stephanie Woolson, will now be joined by Junior Loan Officers Kendra Smith, Jennifer Vaccaro and Karie Jo Whitten.

The complete loan department will now be housed centrally at Compass FCU’s Main Office on 131 George St., in Oswego.

“As the credit union continues to grow, we wanted to be sure to position ourselves internally to meet that demand,” said Compass FCU COO, Eric Morris. “Building a solid team around Stephanie, who has been an integral part of the credit union for so many years, provides us the opportunity to offer members the best loan servicing possible to help them meet their needs and goals moving forward.”

Vaccaro is a 19-year employee of the credit union, originally working with Oswego Heritage FCU. Whitten and Smith started their tenure at Compass in 2021 and 2022 respectively, each as Member Service Representatives. The team is now excited for the opportunity to serve the Compass membership and assist with all of their lending needs.

(Pictured left to right, above: Karie Jo Whitten, Jennifer Vaccaro, Kendra Smith and Stephanie Woolson)

Fulton Elementary Schools Welcome Bank at School

Following the successful opening of Compass FCU’s Bank at School program at Fairgrieve Elementary School last January, the longstanding program will now be introduced at all Fulton City School District elementary schools beginning this month.

For more than ten years, Compass Federal Credit Union has facilitated the Bank at School program, helping to provide real-world, hands-on banking experiences for students at any grade level. Now, the program will move to the Lanigan, Volney and Granby Elementary schools in Fulton.

“This is an exciting time for our Bank at School program,” said Compass FCU CEO, Jennifer Rupert. “We cannot thank the school district enough for allowing us to work with its students and begin the journey of helping to educate them on the importance and benefits of saving money.”

Running from October to May each school year, the Bank at School program offers students an opportunity to deposit money into their own account at school. As part of the program, Compass opens a free account for those who participate. Students who deposit money into their savings account on each bank day are able to choose a free prize from the credit union and are then entered into a chance for a variety of year-end prizes including gift cards, local coupons and to go inside of the Compass Cash Vault for an opportunity to win up to \$200.

EAT, BOWL & GET SPOOKY!

Kids Halloween Bowling Party

October 19th, 2024

2 PM - 4 PM at Lighthouse Lanes

Cost is FREE for Young Bucks & Teen Tycoons; \$10 for adults & guests.

Pizza, Bowling AND Shoe Rental Included!

Register today at any Compass office!

Event open to Bank at School/ Compass FCU Members. Not a member? Join Today!



Bank at School is Underway!

Interested in being a volunteer?

Call (315) 342-5300!

Ask for Dan and see how you could be part of this rewarding program...



Skip a payment

Compass is once again offering our annual "skip-a-loan-payment" option for December to all members in good standing. The offer applies to:

Secure Loans

*excludes mortgages and home equity loans

Personal Loans

*excludes Visas, interest-only student loans and loans that are part of previous promotions, such as our \$2,000 Spring Loan Special.

Yes, I would like to skip my December 2024 loan payment(s). I understand that any life insurance or disability insurance will not be extended on my loans.

Account Number: _____

Name(s): _____

Loan Type(s): _____

Signature: _____

Co-signer/Co-applicant Signature _____

Skip a payment

To sign up, complete the coupon above and drop it off at any Compass office before November 30th.



Holiday Loan Special

Borrow up to **\$2,000** at 6% APR*

*APR= Annual Percentage Rate. Member must qualify. Repayment plan of up to 1 year. Cannot be used with any other holiday loan promotion. Offer ends 12/14/24



Let Us Point the Way
To Your Savings Goals

Complete Listing of Rates at:
www.compassfcu.com



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.

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: 315-349016

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:

Wednesdays 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:

Fridays 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.

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



Equal Housing Lender



National Credit Union Administration
A U.S. Government Agency