

USSCO

Federal Credit Union News
Fall 2009

USSCO has some suggestions for your holiday shopping to save you time and money

- Use your **USSCO Visa credit card** for all your holiday purchases; from special gifts to spectacular decorations and earn up to 1% **CashBack** with all qualifying purchases. CashBack will be posted to your October VISA statement.

- The Best Gifts Come in Small (plastic) Packages –
a VISA Gift Card

You choose the amount. The recipient chooses what to buy. What could be easier? Cards are welcome anywhere VISA debit and credit cards are accepted.



On October 15, credit unions members around the world will join together to celebrate International credit Union Day. Do you remember why you chose USSCO Federal Credit Union to be your financial services provided? It may be among many reasons shared by the 177 million people in 96 countries who have also chosen credit unions, but it most likely has something to do with the common philosophy of people helping people.

Unlike most other financial institutions, credit union are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. They exist to serve their members, and that level of service remains high even during even the toughest times. Instead of issuing stock or paying dividends to outside shareholders, credit union provide value to their members by returning earnings in the form of lower rates, higher interest on deposits, and lower or even no transaction fees.

This year's theme celebrates the advantages of credit union membership. Value, trust and services are just some of the many benefits of being a credit union member. You are in charge of your money and your credit union.

Stop by your local USSCO office or visit our web site to discover what special events will be happening during the week!

Holiday Closings

Columbus Day

Monday, October 12, 2009

Veterans Day

Wednesday, November 11, 2009

Thanksgiving

Thursday, November 26, 2009

Christmas Eve

Noon Closing
Thursday, December 24, 2009

Christmas Day

Friday, December 25, 2009

New Year's Eve

2:00 PM Closing
Thursday, December 31, 2009

New Year's Day

Friday, January 1, 2009

Annual Meeting Results

Thanks to all our members who attended the August 12, 2009 Annual Meeting at the Richland High School Auditorium.

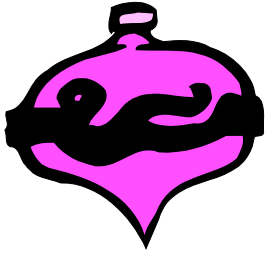
The following persons were re-elected for another 3-year term to the

USSCO Board of Directors

Margaret Miller

Gerald Smith

Richard Wilson



Christmas Club Holiday Shopping Made Easy

Our Christmas Club Account holders will soon have cash for holiday expenses. Your accumulated savings and dividends will be available on October 1, 2009, so Santa can get a head start on all his shopping!

If you didn't save with a Christmas Club Account this year, why not give it a try for 2010? It's an easy, convenient way to save- especially with automatic payroll deduction. We'll be happy to explain all the details and open your account. Just call or stop by!

Why Add 44 Cents to Every Bill? Online Bill Pay is FREE



There is an easy way to avoid paying that 44 cents every time you mail a bill. Just use our convenient, secure, FREE Online Bill Pay service.

You can use Bill Pay to make as many payments as you need to, with no fees or extra charges. It's easy to set up, and super easy to use. Just visit www.usscofcu.org and log in to Home Banking to give it a try. If you have questions, let us know and we will walk you through the process.

Keep Your Accounts and Beneficiaries Updated

Have you moved?

Has your phone number changed?

Have you checked your IRA beneficiary information lately?

Please take a few minutes to review all of your information, and help us keep our records up to date. While you're at it make sure your accounts are active by conducting a simple deposit or withdrawal from time to time. Dormant accounts are expensive for us to maintain, and after a period of time we are required to turn them over to the state.

Thanks for your help.

Understanding Regulation D

You are permitted up to 6 (six) transfers or withdrawals per calendar month from your savings account, secondary savings, club accounts or money markets.

Tips to help you manage your savings accounts and avoid regulation D limits:

- Plan ahead and make one large transfer instead of several small transfers. Each of the transfers counts as one transaction no matter what the amount.
- Use an ATM to transfer funds or visit a branch or mail your transfer request. These are considered "signature authorized" and are not limited
- Balance your checkbook and avoid overdraft transfers from your savings.
- Set up ACH automatic debits with merchants from your checking account.

Starting October 1, 2009 a \$30 fee will be charged for each Reg. D violation.

Regulation Z – Credit Card Act

You've likely heard about credit card changes coming your way.

Good News - Your USSCO VISA credit Card already conforms to the new rules.

Not Such Good News – The law also may affect how we handle your USSCO open-end loan payments. (Regulators could revisit changes to open-end lending loans).



Four Convenient Locations to Serve You

Richland Office

532 Oakridge Drive
814-266-4987
No Fee ATM

Moxham Office

522 Central Avenue
814-535-4646

Somerset Office

180 Beacon Street
814-445-3997
No Fee ATM

Ebensburg Office

1104 W. High Street
814-472-0615
No Fee ATM

Toll Free – 866-877-2628

www.usscofcu.org

To report a lost or stolen USSCO...

Debit Card call: 1-800-554-8969
Credit Card call: 1-800- 433-0505

Routing/Transit Number 231381569

USSCO Services

Savings/Investments
Youth Club Accounts
Share Draft/Checking
Debit Cards
VISA Credit Card with CashBack
Consumer Loans
Auto Loans
Mortgages & Home Equity Loans
Retirement Accounts
Home Banking/Bill Pay

Small Business Services

Business Checking
Remote Deposit
Merchant Program
Retirement Plans
Insurance/ Workers Compensation
Healthcare/Supplemental Insurance



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