



News Briefs...

Summer Fun

Vacationing closer to home this year? USSCO is offering discount tickets to
Kennywood - \$20.50
Sandcastle - \$17.50
Idlewild & Soak Zone - \$17.50
 (Weekday) Sat/Sun \$6.95 Surcharge
 Tickets are available at each office location

Statements/Newsletter

To update the look of your statements and to make them easier to read we are changing statement processors with your August statement.

The newsletter will now be produced quarterly.

Making plans for college?

Let USSCO help with
Your First Checking Account
Your First VISA Credit Card
Your First Auto Loan

Holiday Closings

Labor Day
Monday, September 1, 2008



SIGN UP FOR E-STATEMENTS

If you aren't taking advantage of E-statements you are missing out on state-of-the-art technology that is a safer and more efficient way to manage your USSCO accounts.

When you sign up for E-Statements, your statement information is made available online – safely and securely. There's no chance of losing your statement in the mail and you have access to the information immediately the first of each statement period. It's faster, more convenient and secure.

Simply contact one of our office locations in person, by phone or e-mail and request to receive your statement electronically.

Then the first of each statement period sign into Home Banking and click on the statement link. You'll have access to all your statement information from the comfort of your personal computer. Plus, you'll be saving USSCO postage and paper work, which means more profits are returned to you in the form of higher earning on deposits, lower rates on loans and more free services!

iBelong

Four Convenient Locations to Serve You



www.uscofcu.org

Moxham
 522 Central Ave
 535-4646

Richland
 532 Oakridge Dr
 266-4987

Somerset
 180 Beacon St
 445-3997

Ebensburg
 1104 W High St
 472-0615

To report a lost or stolen USSCO Debit Card call: 1-800-554-8969
 To report a lost or stolen USSCO Credit Card call: 1-800-433-0505
 For USSCO Credit Union disaster information – 1-877-285-6228



Your Money is SAFE at USSCO

Your money at **USSCO Federal Credit Union** is federally insured by the **National Credit Union Administration (NCUA)**. The **NCUA** is an independent United States government agency that insures the deposits of credit union members nationwide. The **NCUA** examines, supervises and insures both federally-chartered and qualifying state-chartered credit unions.

Basic Facts for NCUA Insurance:

- Members' individual accounts are insured up to \$100,000
- Includes funds in share, checking, money markets, and share certificate (CD) accounts
- Individual accounts with same account holder are totaled and insured up to \$100,000
- Joint accounts are insured separately from individual accounts up to \$100,000 per person. Ex: Husband and wife are joint on an account. That account would be insured up to \$200,000. If they have more than one account, the accounts would be added together and would still only be insured for a total of \$200,000.
- **IRAs are insured separately up to \$250,000**
- There is no charge for share insurance protection

For more information on your individual account(s), please feel free to contact us at 814 266-4987 or talk to your local community manager. Ask for a brochure that describes the insurance coverage.



FREE Credit Reports

Pennsylvania residents are now eligible for a free annual credit report. All consumers may request a credit report every 12 months from the nationwide consumer credit reporting companies: Equifax, Experian, and TransUnion. Monitoring and periodically reviewing individual credit reports is an effective tool in fighting Identity Theft. The web site,

www.annualcreditreport.com

or call 1-877-322-8228

is jointly sponsored by TransUnion, Experian and Equifax and provides the information needed to request a credit report.

The annual credit report is free but if you would like your Credit Score there is a fee and can be ordered from this site.

Grilled Cheese Comfy Food

A grilled cheese sandwich is the comfort food that evokes memories of childhood – school lunches, after-school snacks, and Saturday lunches. The humble sandwich is making its way onto menus beyond the local diner to star-studded restaurants and Four Seasons Hotels. But it's not the simple sandwich that mom made for us. The new fancy versions could be piled five-inches high, and include everything from blended gourmet cheeses, to seasonings, truffles, and even lobster.



Give your College-Bound Student Something They Need

USSCO developed “The Student Club” to give your student financial services they’ll need at school and help them avoid the expensive alternatives they’ll be offered at school.

The Financial Survival Kit for College Students

You and your children can choose the “Student Club” products that are right for them. Help them get settled with convenient, easy, low-interest, high-return products and services now and avoid the temptations they’ll encounter down the road.

The Student Club offers...

FREE Checking

- No monthly fees
- Unlimited check writing
- No minimum balance
- First box of checks FREE

FREE USSCO VISA Check Card

If your student is at school, at home, or on spring break, the USSCO VISA Check Card is the easiest way to access their USSCO Checking Account.

- Use it as their ATM card wherever VISA check cards are accepted.
- Make purchases that come directly from their checking account wherever Visa cards are accepted!

USSCO VISA Credit Card

Gives your student a modest limit that helps them start to build their credit rating. It’s handy when they want to pay over time for the things they buy, or need an emergency source of funds for a car repair or a trip home from school.

- No annual, cash advance, or Visa ATM fees
- They can use their Visa card for books, meals or just about anything
- They can check their balance and account activity anytime with eZCardInfo.com

FREE [USSCO@Home](#)

These days, most dorms have Internet connections. That means access to USSCO accounts around the clock from a PC or MAC. It’s easy and it’s FREE. All you need is your account number, pin and a password. Access all USSCO accounts and pay bills online using USSCO @Home available through our web site www.usscofcu.org.



Not sure what to give that
Back to School Student?

VISA Gift Cards
are available from USSCO

Gift cards can be used anywhere VISA is accepted.



Concerned about **Identity Theft?**

AlertMe will monitor your credit report for any changes and notify you of those changes.

To enroll or for additional information visit www.usscofcu.org and click on the AlertMe icon.

Advance Planning Key to Financially Surviving Natural Disasters

A recent rash of tornadoes and flooding in the U.S. are reminders that disasters can strike suddenly without warning. Therefore, it's important to take steps to protect your family and your property, and also protect against the financial consequences of a disaster before one hits.

The national Endowment for Financial Education (NEFE), the American Red Cross, and the Federal Emergency Management Agency (FEMA) recommend the unexpected become a harsh reality:

- **Conduct a household inventory.**

Make a list of everything you own. In the event of disaster, the list will help you prove the value of what you owned if those possessions are damaged or destroyed. The list also will make it more likely you'll receive a fast, fair payment from your insurance company for your losses. Software programs on the market help simplify the inventory process. Leave a copy of the inventory with relatives or friends or in a safe deposit box. Another good tip is to make a videotape of your possessions as proof and place in a safe deposit box.

- **Have adequate insurance.**

Many people affected by disasters have been under insured, or even worse, not insured at all. It's important to note that homeowners insurance does not cover floods and some other major disasters. Make sure you buy the insurance you need to protect against the perils you face. Also, know what your insurance policy covers, replacement value is much different than actual value. If you're renting, it is a good idea to have renters insurance to protect your personal belongings since landlord's property insurance only covers their interest in the dwelling.

- **Establish and fund an emergency fund.**

The fund can be helpful, not only in a disaster, but in other financial crises, such as during unemployment or for legal fees. Keep this money in a safe, easily accessible account.

- **Rent a safe deposit box.**

This is invaluable for protecting originals of important papers including deeds, titles, birth certificates, marriage license, passports, military papers, appraisals, stock/bond certificates, trust agreements, living wills, powers of attorney, copies of insurance policies, home improvement records, and a copy of the household inventory.