



**Holiday Closings**

**Independence Day**  
Saturday, July 4, 2009

**Labor Day**  
Monday, September 7, 2009



**Home Equity Line of Credit\***

Your house has you covered for the good things in life. You've put time and money into making your house a home. The house payments you've made have increased the equity in your home...and now it's time to let your home give you something back.

Borrow as much as 80% loan-to-value of your home. A 10-year draw with a 15 year payback. \$200 fee applies. Rate is adjusted January 1 and July 1.

**Adjustable Mortgage**

We can help you purchase a new home, remodel your present home or refinance your present mortgage with terms of 5 to 20 years and rates as low as

- 1-year adjustable – 4.00% APR\*
- 3-year adjustable – 4.25% APR\*
- 5-year adjustable – 4.50% APR\*

Costs are only \$400 + Appraisal for refinancing \*Annual Percentage Rate  
Rates subject to change without notice



**It is not too late!**

Finance any new or used vehicle with USSCO before August 10, 2009 and

Take advantage of our low rates and make

**NO payment until Labor Day\***

Ask for a Free Insurance Quote.

\* Interest will begin to accrue August 8, 2009. For any payoff before December 31, 2009 interest will be calculated from the day the loan was financed. Refinancing of an existing USSCO vehicle loan is ineligible. Rates are subject to change without notice.

**Vacationing closer to home this year? USSCO has discount admission tickets to local amusement/water parks at each of its office locations.**

**Kennywood - \$21.50\***

**Idlewild - \$20.50\*** (weekday only)  
\$8.95 Sat/Sun Surchage

**Sandcastle - \$18.00\***

\* Children 2 and under are free at each park. Junior and Senior tickets are available at the gate only.

**Member Yellow Pages\***

Don't forget to visit the USSCO Member Yellow Pages on our web site when you are looking for a product or service. Merchants listed there are credit union members just like yourself. Help support their businesses.

\* USSCO is not responsible for any product or service that is offered from these merchants.

**Share the Credit Union Difference with Family and Co-workers**

## MISSION STATEMENT

USSCO is a member owned organization whose goal is to provide convenient, quality and personalized service to our members while maintaining financial stability. We will care for our members' needs with efficiency and integrity. We will provide the communities in which we operate access to an innovative and integrated product range delivered in a mutually beneficial cost structure that encourages growth for our Members and the Credit Union.



## Congratulations to the 2009 USSCO Community Scholarships Winners

**Chelsea Helsel  
Tyler Jenkins  
Charles Wilson  
Brianna Coulter**

Each will receive a \$1000  
Scholarship to continue their  
education.

Disaster Information  
877-285-6228

This number is no longer in service

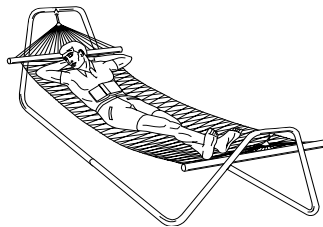
## Simplify Your Summer

**USSCO @Home** - access to your accounts at your convenience – [www.usscofcu.org](http://www.usscofcu.org) – Contact your local USSCO office for access information.

**FREE Online Bill Pay** – Save postage and time and money

**Advantage E-Mail** – Receive USSCO notices by way of your e-mail

**E-Statements** – Access your statement the first day of each statement period



## Sam's Club Membership

We are pleased to announce an exclusive Sam's Club Membership offer. USSCO members will receive a \$10 Gift Card when they sign up for a new Sam's Club Membership or renew an existing Membership by August 10, 2009.

Annual Membership is \$40, which includes one Membership card for you and one for a household member over 18 years of age.

Bring this offer along with proof of USSCO membership to the Member Services Desk of your local Club. Upon payment, you will receive a \$10 Sam's Club Gift Card.

**Certificates for a Business Membership gift card are available at any USSCO office.**



## 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](http://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



iBelong



## Regulation D Disclosure

**Please note:** Federal Reserve Regulation D is a directive of the government, not USSCO Johnstown Federal Credit Union.

Federal regulations require USSCO Johnstown Federal Credit Union to limit the way withdrawals may be made from share savings, club, CDs, Savers, and money market accounts. Withdrawals in excess of these limits may result in a fee or account closure.

Members sometimes wonder why share savings, club, CDs, Savers, and money market accounts have different terms or pay different interest rates. One of these reasons is Regulation D:

- Regulation D applies to all financial institutions.
- The Regulation was implemented by the Board of Governors of the Federal Reserve System to ensure financial institutions maintain adequate reserves for the funds they have on deposit and ensure sufficient funds are available to meet member's withdrawal demands. Reserve requirements are based upon a financial institution's total balance held in transaction versus non-transaction accounts.
- The regulation establishes operating parameters for each account category, such as transaction accounts (checking accounts) and non-transaction accounts (share savings, club, CDs, Savers, and money market accounts.) The Federal Reserve requires financial institutions to treat a typical savings account differently from a checking account. Savings accounts are intended to be established for long term savings with few withdrawals. On the other hand, checking accounts are established for frequent transactions.
- Regulation D places limits on the type and number of withdrawals that can be made from certain non-transaction accounts (share savings, club, CDs, Savers, and money market accounts.)
- Checking accounts are deemed to be transaction accounts and have no such transfer or withdrawal limitations.

## Regulation D Limitations

**Share Savings, Club, CDs, Savers, and Money Market Deposit Accounts:** During any calendar month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party.

To help you understand these Reg. D savings account transaction limitations and to avoid excess activity charges, please review the following information:

### Non-Limited Transactions:

- Deposits including night drop box deposits
- ATM cash withdrawals and transfers (subject to daily amount limits and sufficient available funds)
- Withdrawals made in person, by mail, or by messenger at a USSCO Johnstown Federal Credit Union office
- Transfers made in person or written transfer note deposited in night drop box or written transfer note by messenger at a USSCO Johnstown Federal Credit Union office
- Automatic, telephonic, MAID, and Home Banking transfers to repay your USSCO Johnstown Federal Credit Union loan

### Limited Transactions:

- Of the six transactions from a non-transaction account per calendar month, a maximum of three may be by check, by Cashier's Check payable to a third party, by preauthorized withdrawals (either electronically or by written permission), or by Bill Payments through Home Banking
- Automatic transfers from a non-transaction account to another deposit account at USSCO Johnstown Federal Credit Union
- Automatic transfers from a non-transaction account to a third party or another institution
- Telephone transfers, including MAID and those initiated by phone call, fax, or e-mail from a non-transaction account through a credit union representative
- Home Banking online banking transfers from a non-transaction account
- Overdraft transfers from a non-transaction account to a checking account

In order to ensure that no more than the permitted number of withdrawals or transfers is made, the regulation requires that depository institutions take steps to prevent excessive transactions.

**Excessive Transactions:** Withdrawals or transfers by mail, in person at one of our offices, and through an ATM are unlimited and are not subject to the Regulation D 6-transfer/withdrawal limitation. Transfers/withdrawals in excess of the 6-transfer /withdrawal limitations as described above may be subject to a **\$30.00 fee**.

For members who continue to violate those limits after they have been contacted by the depository institution, the Regulation requires that either the account be closed, the funds be transferred to a transaction account that the depositor is eligible to maintain, or transfer and draft capabilities be taken away.

If you anticipate more frequent transactions, contact a USSCO Johnstown Federal Credit Union representative at 814-266-4987 or toll free at 1-866-877-2628 to discuss converting your account to a transaction account.



## Privacy Notice Policy

USSCO Federal Credit Union, your member-owned financial institution is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometime nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at (814) 266-4987 or write to:

USSCO Federal Credit Union  
532 Oakridge Drive  
Johnstown, PA 15904

### **INFORMATION WE COLLECT ABOUT YOU-**

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conducted financial transactions

We may disclose all of the information we collect, as described above as permitted by law.

### **PARTIES WHO RECEIVE INFORMATION FROM US –**

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies and mortgage service companies
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors, government agencies and mailhouses.

### **DISCLOSURE OF INFORMATION TO PARTIES THAT PROVIDE SERVICES TO US –**

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

### **DISCLOSURE OF INFORMATION ABOUT FORMER MEMBERS –**

If you terminate your membership with USSCO Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

### **DISCLOSURE OF INFORMATION ABOUT CHILDREN'S PRIVACY –**

The online services offered through USSCO Federal Credit Union's website are not designed for or directed toward children under the age of thirteen (13). We do not knowingly solicit or collect data from children and we do not knowingly market to children online without parental consent or notification. If we receive online information from any child we will use the information to respond directly to the child's request. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents. If you believe your child has provided personally identifiable information to us, please contact us so we can allow you the opportunity to review and delete such information by contacting the marketing department.

### **HOW WE PROTECT YOUR INFORMATION –**

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

### **WHAT MEMBERS CAN DO TO HELP –**

USSCO Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, personal identification numbers (PINs) or passwords. Never keep your PIN with your card. The PIN can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have questions. Please do not hesitate to call us – we are here to serve you!