



Holiday Closings

Martin Luther King, Jr. Day
Monday, January 19, 2009

Presidents Day
Monday, February 16, 2009

It's a New Year of opportunities at USSCO! Come see for Yourself!

- Low-Rate Loans
 - Equity Line of Credit Loans
 - Consolidation Loans
 - Mortgage Loans
 - Vehicle Loans
 - Insured Investments
 - Traditional & Roth IRAs
 - Home Banking /Bill Pay

Homestead Exclusion

Those members who own and live in their own homes should be sure to complete and file the application form that you will receive in the mail with your county assessor to receive a exclusion on your school taxes through the Homestead Exclusion. If the assessor determines that your property is eligible, you will receive the exclusion if it has been implemented by your county, school district, and/or municipality. The deadline for applying will be set by each county, but can be no later than March 1 of each year.

Online Member Enrolment

is now available at www.usscofcu.org under the "Become a Member" option. Open an account from the convenience of your home or office. Several security levels are used to deter fraud .

CHECK VENDOR TO CHANGE - To better service our members and help you save money, USSCO has decided to change our check vendor to Deluxe Checks starting in February. Styles may vary slightly from what you currently order but the pricing will be lower. Security features on the checks will remain at the highest standard. We hope this will be a smooth transition for everyone.

VISA Debit Cards

Easier than Writing a Check
Safer than Carrying Cash

You are allowed 5 transactions per month using your card and PIN. You will be charged \$0.75 per transaction in excess of the 5 allowed. We charge no fees for transactions using your card and your signature (Choose Credit when asked).



It is Tax Time Again!
Prepare, Print and Efile Your Simple Return for
FREE with TurboTax Federal Free Edition

When it comes to finances, we're all ready for some good news. So how about not only getting the maximum refund you deserve, but also filing your taxes for FREE. This year as a valued credit union member, you'll find out just how untaxing your taxes can be when you file your simple federal return with TurboTax Federal Free Edition.

Make tough times a little easier. TurboTax is the uncomplicated, inexpensive, untaxing way to get your taxes done. Fast, easy and free. With the security of knowing you'll get the MAXIMUM REFUND you deserve. It's easy! It's FREE! Get started at www.usscofcu.org or call 1-800-613-4406 for more information.

Beat the rush next holiday season!

Start a **Christmas Club Account** today.
Put money aside each month to help pay for next year's holiday shopping with ease.



Retirement Plans...with
PEACE OF MIND

Our Traditional and Roth IRAs include the benefit of PEACE OF MIND.

Share certificates through our Traditional and Roth IRAs offer secure retirement savings and guaranteed earnings. You lock in the rate of return for the term of the certificate, and unlike stocks, bonds and mutual funds; the value of the certificate does not fluctuate. So your principle remains intact.

A secure retirement is one of the best gifts you can give yourself after a lifetime of hard work.

Share insurance through the NCUA has given members peace of mind that their money is safe and insured. As credit union members accumulate wealth in retirement accounts, now more than ever it is important for people to know their money is safe.

Under NCUA's rules up to \$250,000 in share insurance will be provided for the money a member has in a variety of retirement accounts, primarily Traditional and Roth IRAs, at one insured credit union.

2008 IRA Contributions

Contributions to your 2008 IRA may be made until April 15, 2009. You may be able to contribute up to \$5,000 per person for 2008.

Owners age 50 and older may be able to contribute up to \$6,000.

Questions? Contact one of our convenient USSCO offices.



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

Disaster Information
877-285-6228

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

