



### Holiday Closings

#### Columbus Day

Monday, October 10

#### Veteran's Day

Friday, November 11

#### Thanksgiving

Thursday, November 24

#### Christmas

Monday, December 26

#### New Year's Day

Monday, January 2



Dear Friend:

With the recent tornadoes, floods, and earthquakes, it reminds me of the unsettling swings in the stock market or observing the heated exchanges among political leaders about the best financial course for the country. Turmoil in the economy has many consumers feeling uneasy and unsure of their financial future. It's understandable that you might be concerned.

You can be reassured that the security and stability of your USSCO FCU accounts remain intact. Your USSCO FCU accounts are insured up to at least \$250,000, backed by the National Credit Union Administration (NCUA).

In addition, our strong capital position, a safety net of undivided earnings and other reserves, helps us weather setbacks. We also keep an allowance for loan losses that provides an additional buffer in case members can't repay their loans.

Further strengthening the Credit Union, Federal Regulators routinely examine our business practices to make sure we're observing safe and sound business practices

As of July 31, 2011, USSCO FCU posted net income of \$335 thousand and a capital ratio of 8%, very positive numbers for the current economic times. Our Credit Union remains strong...

Stay tuned for:

1. The move and grand re-opening of our Ebensburg Office located between Best Way Pizza and The Meadows in Ebensburg.
2. The new Business Credit Card offering.
3. The results of our upcoming NCUA Exam scheduled for mid-October.

On behalf of the Board of Directors, the Supervisors, and Employees of USSCO FCU we would like to say "Thank you" for your continued support and trust.

Warmest Regards,

Todd Cover  
Chief Executive Officer  
tcover@usscofcu.net  
814.266.4987 Ext 4290

### USSCO Shred Days

#### Richland Office

October 18<sup>th</sup>-22<sup>st</sup>, 2011

To help in the fight against Identity Theft USSCO, along with Business Record Management, LLC, is sponsoring Shred Days. Drop off old bills, tax information or medical information in our secure shred bins. Shredding is limited to one paper box per family



### Food Collection

October 1<sup>st</sup>-November 1

Join USSCO employees in donating non-perishable food items, paper products or cash for local needy families. Items will be distributed through local non-profit organizations.

### Watch For Our New

Ebensburg Location  
Coming Soon!

169 Mini Mall Road, Unit 4

Funds Insured by the NCUA



iBelong



## Christmas Clubs

Our Christmas Club Account holders will soon have cash for holiday expenses.

Your accumulated savings and dividends will be available on October 1, 2011 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 2012? 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!

### *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.

## Merchant Services – Vantiv

USSCO is pleased to announce that they are partnering with Vantiv to offer Merchant Services for our Business Members. Accepting electronic payments, such as debit cards and credit cards, is one of the most effective ways to make your business competitive and improve your bottom line. Capitalize on this opportunity and enjoy many benefits including:

- Offer customers greater convenience
- Build customer loyalty and repeat business
- Increase revenue and cash flow

### Ways to accept Credit/Debit Card Payments

#### Counter-top processing solutions

If you are face to face with your customer, at a single location, or on the road, a terminal at your fingertips is the solution for you!

#### Web-based terminal solutions

With an internet connection you can process transactions through your computer – no software to install!

#### Over-the-phone payment acceptance

Utilize Merchant Services Automated Response Unit to process cards over the phone anytime, anywhere at the lowest possible rates.

**Contact, Lynne, the USSCO Business Development Representative, for additional information and a FREE quote at 814-421-1019**

## Savings Bonds

The U.S. Department of the Treasury has announced it will end over-the-counter (OTC) sales of paper savings bonds at the end of this year. This includes sales of savings bonds through financial institutions and applications mailed directly to the Federal Reserve Bank by customers.

- Ending sales of paper bonds will save an estimated \$70 million over the next five years and is a continuation of Treasury's all-electronic initiative.
- While savings bonds will no longer be available in paper form, they remain available for purchase as electronic issues in TreasuryDirect.
- USSCO will continue to redeem savings bonds for our members.

To learn more about electronic savings through TreasuryDirect, visit [www.treasurydirect.gov](http://www.treasurydirect.gov).

**USSCO WILL CONTINUE TO SELL SAVINGS BONDS THROUGH DECEMBER 31, 2011.**

### Four Convenient Locations

#### To Serve You

##### **Richland Office**

532 Oakridge Drive  
814-266-4987  
No Fee CU\$ ATM

##### **Moxham Office**

522 Central Avenue  
814-535-4646  
No Fee CU\$ ATM

##### **Somerset Office**

180 Beacon Street  
814-445-3997  
No Fee CU\$ ATM

##### **Ebensburg Office**

1104 W. High Street  
814-472-0615  
No Fee CU\$ 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

**USSCO VISA Credit Card call:**

1-800-433-0505