

# Spring 2017

## Holiday Closings

**April 14** Good Friday @ Noon  
**May 29** Memorial Day  
**July 4** Independence Day  
**September 4** Labor Day



## APRIL IS YOUTH MONTH!

Kids, bring your parents to any office and open a Junior Savers account—or add to an existing account.



## Want to try goDough® mobile banking?

Download from the App Store or Google Play, then start enjoying banking from your phone or tablet.

We go where you go with goDough®!

## ANNUAL MEETING 2017

USSCO Federal Credit Union will hold its Annual Meeting at the Richland office on May 11, 2017 at 5:30pm.

For more details, please contact us at 814.266.4987

## NEWS from USSCO's CEO

Dear Friend,

USSCO FCU's first quarter of 2017 has been a flurry of activity! As we close out 2016, I'm proud to tell you everyone's hard work resulted in impressive numbers seen in the unaudited financial highlights below. What an accomplishment!

2016's success is due to our new indirect lending program, which allowed us to originate in excess of \$10 million dollars in new indirect loans from leading auto dealers in Cambria and Somerset Counties. We're seeing assets grow on our balance sheet and adding new members who sign up at the dealer. Introducing them to all our products and services is a win-win for everyone in 2017.

Led by Sue Goch, Accounting Manager and her team, we moved our debit card processing from Vantiv to Symitar CPS. This streamlines our debit card processing and offers members a new EMV enabled chip card on new and re-issued cards. These cards enhance your security, making it more difficult to compromise the card. This lessens potential fraud losses and member inconvenience.

We will continue our efforts to enhance our core product offerings in 2017, with a new and improved EMV chip credit card and a modern state-of-the-art website optimized for mobile phones and tablets.

We got some exciting news in February. USSCO earned a spot on PA Business Central's prestigious 2016 Top 100 Organizations list, chosen from a record number of nominations. The article states: "The final list better represents the businesses serving our readership...based on three core components: consistent growth, commitment to honest business practices and community giving. Simply put, the company or organization must be an asset to the community."

Nineteen local businesses were honored including major banks and industry leaders such as Arbutus Park Retirement Community, Chan Soon-Shiong Medical Center, CTC, Conemaugh Health, Geochemical Testing, H.F. Lenz, JWF Industries, and UPJ.

I want to say a special thank you to our dedicated Board of Directors and professional employees who continue to live out our vision and mission every day.

Thank you for your continued support and business.

Sincerely,

Todd L. Cover  
814.266.4987  
tcover@usscofcu.net



## EMPLOYEE ANNIVERSARIES

### APRIL

Janet Calka – 4 Years April 3<sup>rd</sup>

### MAY

Juscinda Matlin – 4 Years May 6<sup>th</sup>

Jeff Brlansky – 16 Years May 8<sup>th</sup>

Crystal Koval – 1 Year May 9<sup>th</sup>

### JUNE

Jeffery Hill – 12 Years June 1<sup>st</sup>

Austin Rodgers – 2 Years June 2<sup>nd</sup>

Sue Empfield – 28 Years June 12<sup>th</sup>

Scott Mamula – 1 Year June 15<sup>th</sup>

Matt Stumpo – 25 Years May 11<sup>th</sup>

Tammy Monito – 2 Years May 26<sup>th</sup>

Amy Kohan – 20 Years May 27<sup>th</sup>

Jessica Lund – 1 Year May 27<sup>th</sup>

## USSCO Business Services.

a partner you can trust

Payroll, Direct Deposit, Merchant Services, Business Lending, 401k/Retirement/Estate Planning and Insurance: Health Plans, Auto/Property/General Liability/Directors & Officers Liability  
Call Lynne Faint at 814.421.1019

## 2016 FINANCIAL Highlights

[Unaudited] dollars in thousands

	2015	2016
Net Income	147	202
ROA	.20%	.35%
Net. Int. Margin	2.46%	2.59%
Assets	103,759	101,689
Loans	44,804	49,630
Deposits	93,709	90,993
Member Capital	9,772	10,111
Capital/Assets	9.61%	10%

## NEW Debit Cards Are Here!

We're excited to announce that our new EMV chip-enabled debit cards are here. These new cards give you more security and peace of mind, helping protect you better against card fraud and security breaches. The new debit cards started going out February 21<sup>st</sup> to members applying for a debit card. If you already have a debit card, your natural reissue will be an EMV chip-enabled card sent to you before your existing card expires. Watch for it in the mail.



### Fraud Detection

Our new cards use a Neural Network, the latest technology in fraud detection. It tracks how you normally use your card and alerts you immediately via text or email to any transaction that appears out of character. For example, it will flag larger amounts than usual or charges out of the area. Let us know if you're going out of town ahead of time so we don't freeze your card automatically as charges come in. This is for your protection. A mobile number must be your primary contact number to get text alerts.

### EMV Chip Card Technology

EMV chips carry security credentials that are stored securely in the microchip and are impervious to access by unauthorized parties. These credentials help prevent card skimming and card cloning, one of the common ways thieves compromise magnetic strip cards.

We're converting our credit cards to new EMV cards starting in July, another security enhancement possible with the switch to Symitar. Stay tuned!

### Important Debit Card Conversion Numbers/Websites

Card Activation Voice Response Unit [VRU] 800.411.6390

Card Activation Web Site [www.activatemycards.com](http://www.activatemycards.com)

Lost/Stolen VRU 800.682.6075

Lost/Stolen Web Site [www.reportmycards.com](http://www.reportmycards.com)

Transaction Assistance Line 888.526.0404 [find out why a transaction was declined]

Fraud Center 800.417.4592 [respond to fraud alert]

## 6-1-17 New Fee Schedule

### FEE SCHEDULE

#### GENERAL FEES

Account Closure	\$5.00 if account closed within one (1) year of opening account
Account Reconciliation	\$20.00/Hour and \$20.00 minimum charge
Inactive/Dormant Account	\$5.00/Month, per share type, per member account number, with no activity for 12 months
Escheatable – after 3 years	\$25.00/Account
Use of fax	\$1.00/Sheet for local area \$2.00/Sheet for out of area
Money Order	\$2.00/Money Order
Photocopy	\$0.05/Copy
History Printoff	\$1.00/Page
Statement Copy	\$5.00/Copy
Official Credit Union Check	\$2.00/Check
Wire Transfer (Incoming)	\$5.00/Transfer
Wire Transfer (Outgoing)	\$15.00/Transfer
Reg D Limitation	\$35.00/after six preauthorized, automatic or telephone transfers
Overdraft from savings	\$1.00/Transfer \$5.00 without Overdraft Protection
NSF Item Returned/Insufficient Funds	\$35.00/Item
Stop Payment	\$35.00/Request
ACH Stop Payment	\$35.00/Request
Check Orders	Prices may vary depending upon style
Photocopies of Checks	\$2.00/Check Mailed \$4.00/Check Faxed
Returned Item	\$25.00/Item
Returned Item (3 <sup>rd</sup> party)	\$15.00/Item
NSF Item Paid/Courtesy Pay	\$35.00/Item Checks, ACH and Debit POS
Returned Statement	\$10.00/Month
Visa Gift Cards	\$2.00/Card
Visa Travel Money	\$3.00/Card
Legal/Attachment Processing	\$50.00
Garnishment Processing	\$50.00
Non-Member On-Us Check Cashing	\$3.00/Check
<b>EFT FEES</b>	
Five (5) ATM withdrawals per month without a charge; a fee of \$0.75/withdrawal will apply thereafter.	
Card Replacement	\$10.00/Card

### DEBIT CARD ALERT!

USSCO's Fraud Department sends out text/email messages if a charge looks suspicious or out of character for you, such as larger amounts than usual or out of area. You must respond to an alert or we may freeze your card to protect you against potentially fraudulent charges. This is for your safety.

Our Fraud Department will NEVER ask for your full debit card number or other sensitive information.

**Richland Office 532 Oakridge Drive 814.266.4987**    **Moxham Office 522 Central Avenue 814.535.4646**  
**Somerset Office 180 Beacon Street 814.445.3997**    **Ebensburg Office 169 Mini Mall Road, Ste. 110 814.472.0615**

To report a lost or stolen USSCO Debit Card call: 1.800.682.6075  
 To report a lost or stolen USSCO Credit Card call: 1.800.991.4961

**We have 4 Convenient Locations to Serve You | No Fee CU\$ ATM | Routing/Transit Number 2313815698**