

Carbon Monoxide [CO]—often referred to as the “silent killer”—is a colorless and odorless gas produced by burning fuels such as coal, wood, charcoal, gas, natural gas, propane, and kerosene.

Cars, lawnmowers, portable generators, space heaters, chain saws, and other everyday products powered by internal combustion engines also create CO. Properly installed and maintained heating and cooking appliances produce very little CO. Unfortunately, fatal CO concentrations can result from improperly operating appliances in your home.

When we breathe air in, CO is absorbed into the bloodstream, displacing oxygen needed to maintain vital organs. It can even cause permanent brain damage or death. Certain people—particularly the elderly, pregnant women, developing fetuses, young children, and individuals suffering from congestive heart failure and other breathing difficulties—are at particular risk.

The Journal of the American Medical Association estimates that 1,500 Americans die from accidental exposure to CO and reports confirm more than 10,000 injuries every year. Although most happen during a one-time sudden event, chronic low levels of CO poisoning can also build up over time from a faulty oil-burning furnace. Most deaths and illnesses caused by CO poisoning are entirely preventable.

What are the symptoms?

Many cases of CO poisoning are misdiagnosed. Often symptoms can mimic the flu [but without the fever], especially in low to moderate cases. High levels of CO poisoning result in more progressively severe symptoms including death.



Low-to-Moderate Symptoms

- headache
- fatigue
- shortness of breath
- nausea
- dizziness

Severe Symptoms

- mental confusion
- vomiting
- loss of muscular coordination
- loss of consciousness
- death

If you think you are experiencing symptoms of CO poisoning, leave the area immediately! Call for help from outside or a neighbor’s house. Be sure to let EMS first responders know that it might be a case of CO poisoning.

How can I protect my family?

- Install and operate appliances according to the manufacturer’s instructions and local building codes, preferably by qualified professionals.
- Have your heating system professionally inspected and serviced annually to ensure proper operation. The inspector should also check chimneys and flues for blockages, corrosion, partial and complete disconnections, and loose connections.
- Never service fuel-burning appliances without proper knowledge, skill, and tools. Always refer to the owner’s manual when performing minor adjustments or servicing fuel-burning equipment.
- Never operate a portable generator or any other gasoline engine-powered tool in or near an enclosed space such as a garage, house, or other building. Even with open doors and windows, these spaces can trap CO and quickly build to lethal levels.
- Never use portable fuel-burning camping equipment inside a home, garage, vehicle, or tent unless specifically designed for use in an enclosed space and provides instructions for safe use in a contained area.

CALL ONE OF OUR BUSINESS MEMBERS TODAY!

EBENSBURG:

Home Appliance Service
814-472-9204

JOHNSTOWN:

B Hale, Inc.
814-288-6613

Eber HVAC, Inc.
814-539-3551

Green Earth
Mechanical Systems
814-266-4822

Prater Plumbing
814-266-2707

Roto-Rooter
814-266-2707

SOMERSET:

Ben Frankling Plumbing
814-445-5828

Daniel J Woy,
Plumbing & Heating
814-445-3888

Phillippi Plumbing
814-445-2674

Shane Shaffer, Inc.
814-443-3310

WINDBER:

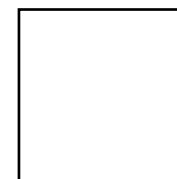
Green Earth
Mechanical Systems
814-839-2089

MBV Plumbing
& Heating
814-467-5581

Yeager’s Heating
Service, Inc.
814-467-5523



532 Oakridge Drive | Johnstown, PA 15904



Holiday Closings

January 1st
New Year’s Day

January 20th
Martin Luther King Jr. Day

February 17th
President’s Day

April 18th
Good Friday 1/2 Day

We Have 4 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
169 Mini Mall Road,
Suite 110
814-472-0615
No Fee CU\$ ATM

Routing/Transit Number
231381569

To report a lost or stolen
USSCO Debit Card call:
1-800-554-8969.

To report a lost or stolen Credit
Card call: **1-800-991-4961.**

Continued from page 5...

- Never leave a car running in an attached garage, even with the garage door open.
- Never use gas appliances such as ranges, ovens, or clothes dryers to heat your home.
- Never operate unvented fuel-burning appliances in any room where people are sleeping.
- Do not burn charcoal inside a home, garage, vehicle, or tent.
- Do not cover the bottom of natural gas or propane ovens with aluminum foil. This blocks the combustion airflow through the appliance and can produce CO.
- During home renovations, do not block appliance vents and chimneys with tarps or debris. And make sure appliances are in proper working order when renovations are complete.
- Install a CO alarm that meets the requirements of the current UL 2034 safety standard. It can provide some added protection, but an alarm is not a substitute for proper use and upkeep of appliances that can produce CO.



Tips for proper use of CO alarms:

- Put a CO alarm in the hallway near every separate sleeping area of the home.
- Do not cover the alarm with furniture or draperies.
- Unless you have a battery backup in your CO alarm, remember it will not function in a power outage.

Want to see more articles like this in future newsletters? Just let us know and you might win a personal, one-on-one financial checkup from one of our loan officers. **Contact Lynne Faint, USSCO Business Development Manager 814-266-4987 x4361 or lfaint@usscofcu.net or Kathleen Condo, 814-361-6228 or kcondo@usscofcu.net.**

BUSINESS CORNER - Carbon Monoxide: Am I at Risk?

Dear Friend:

As I write this, I am hopeful that you will experience a joyful, restful holiday season with family and friends. And that you are able to reflect on the many blessings we experienced in 2013 as we look forward to new beginnings with the start of 2014!

We are very proud of our many initiatives during this last quarter of 2013, starting with our 1st Annual Business Appreciation Night on October 2nd. It was a great opportunity for our Business Members to enjoy a relaxing evening of networking and fellowship and hear more about our new business services and strategic partners.

Well-known Pittsburgh sports author and historian, Jim O’Brien, was our special guest for the evening. Jim shared his experiences, insights, and reflections about the people—players, owners, and coaches—he met during his career and what it takes to be a winner in life. I definitely want to give a very special “thank you” to the Crow’s Nest, The Cottage Restaurant, TNC’s Lounge,

and Kookie Krumbs for a truly exceptional catering job. If you’re planning a special event, they will do a great job for you.

Somerset did an outstanding job with our Halloween festivities, winning “Lunch for the office” with their Duck Dynasty theme. Congratulations, everybody! The pressure is definitely on for Moxham, Ebensburg, and Richland to outdo them next year and get bragging rights. If you didn’t see it yourself, check out the pictures on page 3 to join in the fun.

We are proud and gratified to join forces with the U.S. Marine Corps Reserve to make this year’s Toys for Tots campaign bigger than ever. You always do a great job bringing in toys and cash donations during the regular collection period, but your generosity and support of our special donation day events on November 30th in all branches made it possible to help even more deserving children in our communities find presents under the Christmas tree. Our Business Members donated some wonderful items for our prize drawings and the excitement helped make the day even more fun

for everybody. Look for more details in the Spring newsletter.

One of our most important 2014 Strategic Objectives is selecting a new Core IT partner to help us with new technologies and ensure we have the ability to compete in the future. We are in the middle of reviewing our options so we select the best program and will keep you updated on our progress.

We also have a new feature on page 5, our Business Corner, where we discuss an issue or area of concern—or even helpful hints appropriate to the season—and list our Business Members with expertise on the subject. Check it out!

Our sincere “thank you” for your business and relationship with USSCO. On behalf of our dedicated and loyal Board of Directors, Supervisors and Employees, we wish you a very healthy, happy, and prosperous 2014!

If you have any comments, concerns, or questions, please feel free to call me at **814-266-4987** or email me at **tcover@usscofcu.net**.

Best Regards,

Sincerely,

Todd L. Cover
Chief Executive Officer

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Continued on back page...

Well-Known Pittsburgh Author Joins USSCO For 1st Annual Business Appreciation Night



L to R: Jim O'Brien and Joe Dona, USSCO FCU Chief Operating Officer, talking sports before the 1st Annual Business Appreciation Night.

In an era where many businesses are closing their doors, one local financial institution is celebrating 55 years of longevity and used the occasion to give back to its customers.

USSCO Federal Credit Union held a Business Appreciation Night on October 2, 2013 at its Richland Township Office. Todd Cover, USSCO CEO, stated that the company has a significant small business presence and wanted to do something for its existing and new business customers.

"We have 900 select employee groups. We felt that this event was a great way

By Brenda Szelong, Our Town Correspondent

for our business customers to network and also a way for USSCO to say 'thank you' and grow our relationships. I'm very proud of the personal service we offer our customers," Cover said.

Refreshments and camaraderie aside, attendees were also treated to a presentation by sports author and historian, Jim O'Brien.

O'Brien, a long-time friend of Cover's, spoke on how to take the best stories from successful sports teams and apply them to business.

"Quite often, people rely on local sports to make their day, their weekend, their life ... I tell them to look to themselves, develop a game plan for their business model and then say, 'What do I have to do today, next week, next year to make it happen,'" O'Brien said.

While he has authored numerous books on the achievements of Pittsburgh Sports Teams, he stated that his focus is on the people rather than the game or the statistics.

"One of my favorite quotes is by Dick LeBeau, Steelers Defensive Coordinator, 'Sometimes you get the bear and sometimes the bear gets you.' You don't always win, but you learn from approach and attitude."

O'Brien is a native of Pittsburgh, but also spent time in Miami and New York before returning to Pittsburgh. In addition to his 23 books, he has been a sportswriter with the Philadelphia Evening Bulletin, The Miami News, The New York Post and The Pittsburgh Press.

"I enjoy what I do and I find that I'm always working, even when I'm on vacation. I bring a notepad and a camera with me because I never know when someone is going to give me an interesting story."

His latest book is "Chuck Noll - A Winning Way." It is the first book dedicated to Chuck Noll and provides insights into the Steelers Hall of Fame coach.

"I'm pleased to be here at this event and be part of the pleasant association that these customers have with USSCO," O'Brien said.

★ USSCO ★ FEDERAL CREDIT UNION'S "DUCK DYNASTY"

FEAR THE BEARD IN SOMERSET



Who's Hiding Behind Those Beards?

1. [l to r] Emma Brown [Member Sam Brown's daughter], Lorrie Schirato, Tammy Saylor, Lori Rogers
2. [back row, l to r], USSCO Member Rita Courtney, Tammy Saylor, Lori Rogers; [front row] Lorrie Schirato
3. Lori Rogers
4. [l to r] Lorrie Schirato, USSCO member Georgina Alwine, Lori Rogers, Tammy Saylor
5. [l to r] Lorrie Schirato, Gerald Schirato. He worked *really* hard on his costume: big city lawyer at the Somerset County Court House.
6. [l to r] Lorrie Schirato, USSCO member Sam Brown, Lori Rogers, Tammy Saylor
7. Lorrie Schirato kicking back
8. [l to r] Tammy Saylor, Lori Rogers, Lynne Faint USSCO Business Development Manager, Lorrie Schirato

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| The Cottage Restaurant, Ebensburg | Pizza Hut, Ebensburg |
| First Credit Resources, Johnstown | Pizza Hut, KFC/LJS, Bruster's Real Ice Cream, Somerset |
| Dr. Shari L. Harrison, Johnstown & Somerset | Harold Shepley & Associates, Somerset |
| Ingavo's Gold Outlet, Johnstown | Staples, Johnstown |
| Keeley's Lawn Care & Snow Removal, Johnstown | Stoner Quality Water, Somerset |
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| Dr. Kenneth Kulback, Johnstown | TNG's Lounge, Johnstown |
| The Long Barn, Ebensburg | Village Street Cafe, Johnstown |
| Littman's Jewelers, Johnstown | |

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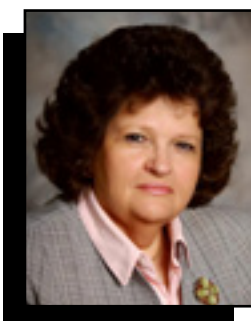
Happy New Year 2014!

USSCO Board Members Up for Re-election



Mark Sotosky
Mark has been on the Board and Business Loan Committee for 6 years. With 35 years executive-level experience in Metals Mfg., Machining and

Welding, he is Branch Mgr. of ESCO Corp., Windber. Mark is on the Arcadia Theater Board, and he & his wife Jill enjoy their 7 children and 9 grandchildren.



Bonnie Bouch
Bonnie has been on the USSCO board for 9 years as well as our advisory board. As Cambria Co. Courthouse HR Director for 33½ years, she

managed a \$36 million payroll and employee health benefits, and bargained union contracts. Active in her church, Bonnie and her husband serve as deacons.



Ken Mesko
A Professional Engineer, Ken has 30 years experience with leading engineering firms. Currently he's Executive Director of Cambria Co. Industrial

Dev. Corp. Authority and also President/Chief Civil Engineer of his own consulting firm, Mesko & Associates. Ken serves as our Board President and officer at Christ the Savior Cathedral.

Employee Anniversaries

January

- Melinda Onder - 8 years January 23rd
- Rose Miller - 13 years January 29th

February

- Karen Williams - 21 years February 16th
- Joe Dona - 26 years February 22nd
- Lynne Faint - 8 years February 27th

March

- Lorrie Schirato - 2 years March 7th
- Tammy Costlow - 2 years March 8th
- Heidi Zeanchok - 5 years March 9th
- Lori Rogers - 2 years March 29th