



OUR COMMUNITY

Making a Difference

* HOLIDAY CLOSINGS

July 4TH Independence Day
 September 1ST Labor Day
 October 13TH Columbus Day

It's Not Too Early To Pre-Order Your BREAST CANCER T-SHIRTS

Board Members Elected
 Mark Sotosky, Bonnie Bouch, and Kenneth Mesko were reelected to USSCO's Board of Directors at 2014 Annual Meeting.

DISCOVER VALE WOOD FARMS in Loretto, PA



"Moo to You!" process first-hand. They learn the right way to care for the cows and how their milk turns into the foods they enjoy so much including—of course—the ice cream. Over a thousand kids tour the farm every year.

Most people think getting milk delivered to your house is one of those "olde-time" things you might see in an old photo album or the movies. Unless you are lucky enough to live within a 50-mile radius of Vale Wood Farms and its processing plant in Loretto, that is. It all started in 1816.

Ice Cream Company in Cresson around 1915. In 1933, he began processing the milk himself as Vale Wood Farms named for the early farm "in the valley by the woods." Today the family farms 500 acres and the family businesses employ 50 people—15 are family members.

"Jubilee in June," their customer-appreciation day, offers games and contests, local bands, food vendors, special ice cream treats, and more. Playing cow patty bingo to support local charities is something you should not miss!

Brothers John and Joseph Itle, farmers and potters by trade, came to America from Switzerland and settled on a 5-acre plot of land deeded from Loretto's famous prince priest, Father Demetrius Galitzin. From a small log cabin, the family grew and prospered by hard work and persistence. After the Civil War, John's son, Francis, came back to the farm, eventually passing it on to his son, Charles Albert.

The Itle family's dedication to quality products begins with a total commitment to healthy, happy dairy cows. Vale Wood is proud to be certified "cow friendly," part of the National Milk Producers Federation's FARM program. You'd think taking care of that much land, 200 registered Holsteins, processing milk into some of the most popular dairy products around—including local honey from their own bees—and running the Dairy Store 7 days a week would be enough to keep any family busy. Not the Itles!

Then there's their Pumpkin Patch in October. Pick your own pumpkins, relax on a hayride or get lost in the straw maze. Enjoy warm apple cider, apple dumplings, and pumpkin ice cream.

Cresson Heritage Days is another popular event with hayrides, ice cream, and their famous iced teas.

Charles was a progressive farmer—a trait that continues in the Itle family to this very day, seven generations later. He expanded the farm and started delivering milk to local families and the Penn Cress

Vale Wood also welcomes local school children every May and October to tour the farm and plant to experience the

What's your favorite Vale Wood product? Flavor? Check out their website and enjoy all the wonderful pictures of school tours and so much more. Visit the farm and dairy store and make your own Vale Wood Farms memories. You might even find a new favorite.

www.valewoodfarms.com

Dear Friend,

"A marathon, not a sprint." I can't get this phrase out of my head. Everything we do is built on this simple truth. We're in it for the long haul, building for the future whatever the economy is or isn't doing. Despite the gloomy economy, I am optimistic. Some significant progress to report:

New Core Banking System Your Board of Directors approved Symitar as our new software partner. They are a "best in class" provider and will enable us to improve our banking services, especially electronic products—while helping us manage costs. We hope to start May 2015, and it will take about 9 months to implement the new platform which makes us competitive far into the future. *A marathon, not a sprint.*

Business Lending We're working hard to increase our business loan portfolio and minimize risk. We had \$415,000 in new business loans in 2012. That soared to over \$1.3 million in 2013, mostly small commercial mortgages and vehicles. *A marathon, not a sprint.*

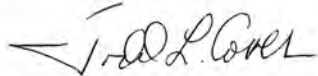
Marketing/Community Involvement With April's "Community Cares" canned goods collection going to four local food pantries, May's Learning Lamp book donation project, and our sponsorship of the Cambria County Public Library's fund-raising event, "A Little Night Music," we support deserving individuals and groups in our neighborhoods. *A marathon, not a sprint.*

Richland's electronic message sign helps us showcase products/services and successes by local individuals, businesses, and schools. I always knew it was a good idea, but it really hit home for me a month ago. A Central Cambria wrestler, Max Murin, took gold in SW regional PIAA-AA 106-lb. class and then went on to place 5th at the state tournament, unheard of for a freshman! I came in one Sunday to pick up some papers, saw a parked minivan and a man taking pictures of the sign. Of course, I was curious. It was Max's parents, thrilled to see their son's accomplishment on the sign. Such pride—grins from ear to ear! I felt great. We didn't even know they were happy USSCO members. *A marathon, not a sprint.*

We continue to add useful information and stress community involvement in our newsletters. We are hitting the "Is Your Bank Moving?" angle hard in newspaper and magazine print ads. We offer a friendly, quality alternative to our bank competitors. If you haven't seen our new marketing video yet, check it out and let us know what you think. Go to <http://qrs.ly/8b40759> [Johnstown] and <http://qrs.ly/sh4075h> [Somerset]. Or download it to your smart phone from the "Open the Window of Opportunity" ad on the back page. And it's easy to share. We have a great credit union. Help us grow and make it even better! *A marathon, not a sprint.*

We appreciate your business!

Sincerely,



Todd L. Cover

814-266-4987 | tcover@usscofcu.net

EMPLOYEE ANNIVERSARIES:

JULY

Nancy Trabold - 13 years July 30th

AUGUST

Shawn Hildebrand - 2 years August 20th

Tammy Saylor - 13 years August 21st

SEPTEMBER

Chris Bowser - 27 years September 1st

Shannon Knopp - 10 years September 9th

Kathleen Condo - 1 year September 13th

Sue Goch - 21 years September 20th

Hilary Krstulich - 1 year September 30th

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Discover how much you could save at LoveMyCreditUnion.org

USSCO is a proud sponsor of "A Little Night Music" fundraiser at the Cambria County Public Library. If you've never gone to this fun event, *put it on your calendar for 2015!*



L to R, back row: Chris Bowser, Judy Gunsallus, Joe Dona, Todd Cover
middle row: Judy Hafer, Joe Stancovich, Nancy Trabold
front row: Rosemary Miller, Alissa McKinley

Whatever your interests: hiking and biking, antiquing, historical reenactments, architecture, sports, culture – even clubbing – You can find it here!

Stacey Magda's recurring blog on Laurel Highlands Visitors Bureau's website and FB page is a great place to start! We had to edit it for space, but you should read the whole thing and check out the links to many of the activities and businesses featured [shown here in italics]. And visit some of the websites below to help you plan *your* perfect four seasons of fun!



Inspiration In Your Own Backyard, by Stacey Magda, used with permission: Laurel Highlands Visitors Bureau

We all love that “get away” feeling of exploring new turf or revisiting fond memories. In my opinion, I have it all. With a quick drive I can enjoy four seasons of adventure, which is what makes me tick. That's right. FOUR SEASONS at my fingertips! Depending on the season, I can sneak in a quick hike, a cross-country ski, an overnight camping adventure, a bike ride on the award-winning *Great Allegheny Passage Trail* or a thrilling taste of whitewater on numerous local rivers and around most turns an awe-inspiring view!

While I've covered a lot of ground and every kind of terrain, I had no clue the wide variety of what was left to discover until my first Laurel Highlands Visitors Bureau Backyard Tour of rural Somerset County. Ann Nemanic, LHVB Vice President of Partnership Development, prepared a special, mystery adventure tour for us. We could barely wait to get started.

The day began with a sweet treat at *Sweeties* in the charming Trail Town of Confluence. I thought I knew Confluence, until experiencing some creative initiatives at the *Confluence Creative Arts Center*. The Town Criers that greet cyclists on the famed *Great Allegheny Passage* trail offer town information in the most unique way! A stop at *On-Point Outfitters* nurtured my love of dogs, working bird dogs at that, and the stop that made it to the top of my bucket list is “glamping”—glamorous camping—at *Campbell Farm*! I'm a hardy soul and don't mind a sleeping bag in a tent but who can resist a bed with a view of our majestic highlands, not to mention a glass of wine in an open air claw foot bathtub?

From there we saw historic covered bridges, learn about barn stars and local heritage, a dog park off the busy PA Turnpike Exit #110, and then to the incredible *Summer Smiles Honey Farm* near Jennerstown. After all that fun, we were ready for a hearty meal at the captivating *Green Gables Restaurant*. It was an amazing day! We have so many awesome and incredibly passionate business owners in our area. They make the Laurel Highlands what it is and where I am proud to grow my own roots!

My adventure has inspired me to think outside the box and hope you will look at the familiar in a new light.



A FB friend said SW PA was boring, and I couldn't help but exclaim “you're doing it wrong!” Connect with your community, look for the beauty and newness in your most familiar surroundings and you may be surprised with what you discover!



Here are a few sites to use to plan your getaways— you can even search by season, activity, area, and more.

www.laurelhighlands.org www.laurelhighlands.com www.padutchcountry.com
www.visitjohnstownpa.com www.visitpa.com www.dcnr.state.pa.us www.pittsburgh.about.com

- C & J Falchini, Ebensburg
- CK's Wings-N-Things, Johnstown
- Conjelko's Dairy Store & Ice Service, Windber
- Deyarmin's Meat & Deli, St. Michael and Portage
- Em's Sub Shops, Johnstown and Somerset
- Festival Beverage, Ebensburg
- Fords Corner Beverage, Nanty Glo
- Giant Eagle on Goucher Street, Johnstown
- Hollidaysburg Hometown Market
- Ideal Market, Johnstown
- JR's Shoppe II, Hollsopple
- Keiper's Farm Market, Sidman
- Little's Beverage, Johnstown
- Market Basket, Johnstown
- Moxham Deli, Johnstown
- Perfection Beverage, Johnstown
- Randy's BiLo, Johnstown and Windber
- Roof Garden Market, Somerset
- St. Michael Beverage, St. Michael
- Save A Lot, Johnstown and Somerset
- Stager's Store, Portage
- Stem's Cloverleaf Quick Shop, Johnstown
- Tony's Dairy & Sub Shop, Johnstown
- Vale Wood Farms & Dairy Store, Loretto
- Warfield Market, Patton
- Wide-Lo Beverage, Somerset

Get Your Sports and Outdoor Gear at:
Gander Mountain

CONGRATULATIONS 2014 SCHOLARSHIP WINNERS

Steven Pison, son of Susan and Joseph Pison, Windber, is a graduate of Windber Area. Active in National Honor Society, student council, basketball, and track, he also volunteers for local churches, Windber Food Bank, coaches basketball, and Relay for Life. He will attend the University of Pittsburgh to study Pre-Medicine.

Bailyn Yost, daughter of Brian P. and Mellissa Yost, Johnstown, graduated from Westmont Hilltop. Active in National Honor Society, Key Club, cheerleading, softball, and hockey, she also volunteers at St. Vincent dePaul's charities/soup kitchen and Girls in the Middle—a middle school outreach program. Bailyn will attend the University of Pittsburgh, studying Pre-Dentistry.

Jodie N. Sabol is the daughter of Robert and Pamela Sabol, Salix. A graduate of Forest Hills, she was active in cheerleading, tennis, Spirit Club, Future Business Leaders of America, and Jaycees. A senior project fundraiser brought in over \$600 for an injured family friend's medical expenses. She will pursue a degree in Health Science at Duquesne University.

Kiana Rhodes is the daughter of Steven and Santina R. Rhodes, Friedens. A graduate of Somerset Area, she was active in French Club, French Honor Society, National Honor Society, student council, TATV/SADD, orchestra, newspaper and yearbook staffs, track, volleyball, and mentored at Outdoor Odyssey. Kiana will attend Washington & Jefferson College, major undecided.



2014 Scholarship Winners with Community Branch Managers, L to R: Alissa McKinley, Tammy Saylor, Steven Pison, Jodie Sabol, Bailyn Yost, Kiana Rhodes, Shannon Knopp, Joe Stancovich

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- First or second lien position available
- Able to lend up to 80% of home value
- Fees include
 - *Closing Costs waived
 - *Title Insurance may be required
 - *Appraisal may be required and if needed appraisal fee may be \$250.00 to \$500.00

*APR: Annual Percentage Rate

15-Year Home Equity Loan

**3.75%
APR***
Fixed Rate

- Rate would be 4.00% APR* without a .25% reduction with an automatic transfer from a USSCO FCU checking account
- Monthly payment of \$10,000 borrowed for a 15-year term with an APR* of 3.75% is \$72.74
- First or second lien position available
- Able to lend up to 80% of home value
- Fees include
 - *Closing Costs waived
 - *Title Insurance may be required
 - *Appraisal may be required and if needed appraisal fee may be \$250.00 to \$500.00

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- First or second lien position available
- Able to lend up to 80% of home value
- Appraisal may be required and if needed appraisal fee may be \$250.00 to \$500.00

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