



# OUR COMMUNITY

## Making a Difference

### ❄️ HOLIDAY CLOSINGS

January 19<sup>TH</sup> Martin Luther King Day

February 16<sup>TH</sup> President's Day

April 3<sup>RD</sup> Good Friday - Noon Closing



### Literacy Program

It's not just toys! You can put a book into the hands of a less fortunate child.

**100% of your tax-deductible donation supports community literacy programs.**

**Go to this website to donate:  
[www.toysfortots.org/literacy](http://www.toysfortots.org/literacy)**

Francie Alexander, Chief Academic Officer at Scholastic says "Literacy remains at the core of academic achievement for all children, and it is critical that we work together to help every child have access and exposure to books at home and in their communities. By giving the gift of reading to a child in need, you are not only opening a world of opportunity for them, but you are giving them a lifetime of joy."

This program gives economically disadvantaged children and teens the help they need to compete academically and succeed in life. This direct access to resources enhances their ability to read and communicate effectively.



## US MARINE CORPS RESERVE'S TOYS FOR TOTS

### Giving All CHILDREN the GIFT of CHRISTMAS!

The holidays should be a season of joy, hope, great family dinners, happy memories, and the thrill of discovering all the presents Santa left under the tree. But many deserving local children go without.



According to the National Center for Children in Poverty, over 16 million children live in poverty. Thanks to the tireless efforts of U.S. Marine Corps Reserve units in communities across the nation, they make sure children—including those in our own community—enjoy Christmas.

Being part of this wonderful program over the years is so heart-warming for USSCO. It's great working with Marines, and there's just something special about a Marine in dress blues opening the door and chatting with members during our special collection day events. And seeing all the little ones sit on Santa's lap is always special.

Your generosity and support of our collection efforts is truly inspiring. You never let us—or our local children—down. The toys and cash donations [especially helpful to make sure all boys and girls have an appropriate age-level gift] make local children incredibly happy. With your help, we raised over \$4,000 dollars for Toys for Tots last year. Look for this year's results in the next newsletter.

## DID YOU KNOW?

Major Bill Hendricks and members of his Los Angeles Marine Corps Reserve unit collected and distributed 5,000 toys to needy children in 1947.

Walt Disney designed the logo.

Nat "King" Cole and Peggy Lee recorded the Toys for Tots song.

Just a few celebrities who used their time and talent to support Toys for Tots: Bob Hope, John Wayne, Brooke Shields, Johnny Carson, Garth Brooks, Tim Allen, Kenny Rogers, and Bill Ray Cyrus.

First Lady Barbara Bush named Toys for Tots as one of her favorite charities in her biography.

The Marines distribute an average of over 16,900,000 toys EVERY year!

Over the years, they've distributed over 469 MILLION toys to more than 216 MILLION deserving children!

Local business leaders play a key role in many ways: They collect toys and cash donations in their businesses; provide free warehouse space to store, sort, and distribute toys; offer vehicles to collect toys from collection sites; sponsor special collection-day events; and give media exposure.

Toys for Tots is the Marines Corps Reserve's premier community action program.

Dear Friend,

With all the holiday festivities, the importance of family is definitely on my mind. What is a family? The dictionary defines it as a basic social unit. Family helps us through the good times and the rough times, gathering for special occasions and times of celebration. Family helps each other. Family shares special bonds.

But a family is more than blood ties. Family exists wherever and whenever people join together, working for a common goal. You are all part of our USSCO family and we value the trust you place in us. As we move into 2015, we want to continue to grow our relationships with each and every one of you. Help us to continue to offer the very best financial services and expand our profitability. Bring in new members so we can grow our USSCO family!

I'm deeply honored to be named Junior Achievement's 2015 Cambria County Honorary Chair, Fund Drive Campaign Chairperson. This is a reflection of what we have built together and USSCO's total commitment to community involvement and making our neighborhoods a better place to live. Junior Achievement is a terrific organization, impacting local young people, giving them the knowledge and skills needed to own their economic success, plan for the future, and make smart academic and economic choices.



Some highlights for our fourth quarter include

- USSCO was invited to be part of a very successful customer appreciation dinner event held by our strategic partner, Kabler/Thomas Financial Group. We had the opportunity to speak to their clients about our credit union and how USSCO can benefit them. It was a great evening!
- Our 2<sup>nd</sup> Annual Business Appreciation Night was a great success with over 100 guests and entertainment by Walt Churchey and Jackie Kopco and great food provided by TNC's, The Cottage, and the Crow's Nest. Trust me, the food was second to none. Our strategic partners—The Payroll Department, Unifirst Mortgage, Kabler/Thomas, and The Buettner Insurance Agency—joined us for a great evening. We thoroughly enjoyed spending it with our business members.
- We're really excited to announce we now offer a first-class debt protection program on all home equity, credit cards, and vehicle loans, Member's Choice™. It's a strictly voluntary loan payment protection program. Ask us about it. Because "life happens."

On behalf of our Board of Directors, Supervisors, and Employees, thank you for being part of our growing USSCO family! We look forward to serving you in 2015 and beyond.

Sincerely,



Todd L. Cover  
814-266-4987 | tcover@usscofcu.net



**US\$CO**  
**For The Cure!**

Between breast cancer t-shirt orders and cash donations from members and employees, we raised **\$1,024** for the cure.  
**YOU MADE THAT HAPPEN!**

**EMPLOYEE ANNIVERSARIES:**

**JANUARY**  
Melinda Onder - 9 years January 23<sup>rd</sup>  
Rose Miller - 14 years January 29<sup>th</sup>

**FEBRUARY**  
Karen Williams - 22 years February 16<sup>th</sup>  
Joe Dona - 27 years February 22<sup>nd</sup>  
Lynne Faint - 9 years February 27<sup>th</sup>

**MARCH**  
Lorrie Schirato - 3 years March 7<sup>th</sup>  
Tammy Costlow - 3 years March 8<sup>th</sup>  
Heidi Zeanchock - 6 years March 9<sup>th</sup>

WISHING YOU A  
*Healthy*  
  
Prosperous  
**2015**

**LOCAL ENTREPRENEUR  
EARNS SPOT ON THE REGION'S**



**FOREMOST UNDER 40**



It's always great to see a successful business that continues to grow and prosper in our challenging local economy. It's even better that a business started by a 19-year-old is now a thriving, full-service durable medical equipment supplier with a modern 13,000 square-foot facility, 25 employees, and customers in nine counties including Cambria, Somerset, and Bedford. And Frank Rezk, president and CEO of Penn Home Medical Supply Company, is still a very young man of 35.

His proven success is underscored by the fact that he merited a coveted spot on the recent Pennsylvania Business Central's annual list as one of the region's "Foremost under 40." The list acknowledges young professionals who are "on the move and on the 'watch list"—the movers and the shakers who are going to shape the destiny of our regional B2B markets in the years ahead." This year's honorees were selected from the largest pool of nominations ever collected in the list's history. Out of 36 business people chosen from 22 counties, 8 are from Cambria County—an extraordinary achievement.

"It was a surprise," according to Rezk. "But I wouldn't be on the list without my great team. They make me look good."

Penn Home Medical uses the latest technology in the field to provide cutting-edge and reliable products including self-fill oxygen concentrators, portable concentrators, and various other technology and sleep apnea equipment to monitor C-PAP and Bi-PAP patients.

Other products and services offered are medical equipment such as power and manual wheelchairs and hospital beds. Working closely with physicians, hospitals, and other providers, Penn Home Medical helps people live more comfortably in their own homes and remain active in our communities.

Rezk added, "The recognition is nice, but we're in this business to help people. That's our goal."

*More Benefits of Your  
USSCO Membership*

Take advantage of valuable membership benefits with high-quality professional services from our local strategic partners.

**Commercial/Individual Insurance**

**Nationwide or The Buettner Insurance Agency**

- Auto Insurance
- Directors and Officers Liability Insurance
- General Liability Insurance
- Property Insurance

**Merchant Services**

**Vantiv**

- Breach and PCI [Payment Card Industry] Security Assistance
- Credit and Debit Card Acceptance
- Gift Card Solution

**Mortgage Services**

**Unifirst Mortgage Corporation**

- "White Glove Treatment"
- Wide range of home loan programs including Conventional, VA, FHA, USDA, PHFA, and CHFA

**Payroll Services**

**The Payroll Department**

- Paycheck Calculation and Preparation
- Customized Payroll Reports and Journal Entries
- Accumulation of Vacation, Sick, and Holiday Hours
- Comprehensive Payroll Tax Payment and Preparation
- Employee Benefits Consulting and Implementation

**Financial Planning Solutions**

**Kabler/Thomas Financial Group, LLP**

Full range of services from Eldercare and Estate Planning to Retirement/Social Security, Taxes, and more.

Securities offered through LPL Financial, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. The investment products sold through LPL Financial are not insured USSCO Federal Credit Union deposits and are not NCUA insured. These products are not obligations of the USSCO Federal Credit Union and are not endorsed, recommended or guaranteed by USSCO Federal Credit Union or any government agency. The value of the investment may fluctuate, the return on the investment is not guaranteed, and loss of principal is possible. USSCO Federal Credit Union, Nationwide, The Buettner Insurance Agency, The Payroll Department, Vantiv, and their respective services are not affiliated with Kabler/Thomas Financial Group, LLP.

**CONGRATULATIONS**  **to ALL of our region's "FOREMOST UNDER 40" HONOREES!**

- Megan Adams-West, *Nutmegz Bakery*
- Ernest J. Sekerak, *Xtreme Fitness*
- Christopher D. Weir, *Wessel & Company*
- Jared R. Mishler, *Wessel & Company*
- Jeremy & Jennifer Shearer, *PRESS Bistro*
- Dustin G. Greene, *Top Dog Productions / Ace's Banquets & Catering*
- Michelle C. Maksymik, *Pennsylvania Highlands Community College*
- Frank Rezk, *Penn Home Medical Supply*

**USSCO Business Services**  
**YES! I Need a Free, No Obligation Quote.**

- Business Lending
- Insurance
- Merchant Services
- Payroll

**It's Easy. Just Contact Me:**  
*Lynne Faint*  
 Business Development Manager  
 814.421.1019 or lfaint@usscofcu.net

**CONGRATULATIONS!**

**Tim Bergstresser**

**SMALL BUSINESS PERSON OF THE YEAR**

GEOCHEMICAL TESTING  
Environmental and Energy Analysis

# NOTICE OF ANNUAL MEETING

**Board of Directors Election: May 14, 2015 @ 5:30pm | Richland Administrative Office**

## USSCO Board of Directors Election

The USSCO Nominating Committee placed the following names on the 2015 USSCO Federal Credit Union Board of Director's Ballot.



**Margaret Miller**  
**[Incumbent]**

Peggy was employed by Highland Tank & Mfg. as Manager of the Office/Personnel Departments for 44 years. She serves on the Personnel Committee and is Chairperson of the Supervisory Committee.



**Gerald Smith**  
**[Incumbent]**

Gerry is a retired CPA from Lockheed Martin. He is Secretary/Treasurer of the Board and Secretary of the ALCO [Asset and Liability] committee.



**Rick Wilson**  
**[Incumbent]**

Rick is the Administrator of Arbutus Park Retirement Community. As a Board Member he currently holds the position of chairperson of the Credit Committee and serves as a member on the Personnel Committee.

Individuals not selected to be on the ballot by the Nominating Committee may still be placed on the ballot by means of a petition. Nominations for vacancies on the Board of Directors can be made by submitting a petition signed by 1% of the current credit union membership. To be effective, nominations by petition must be accompanied by a signed certificate from the nominee[s] stating that they are agreeable to nomination and will serve if elected to office. Each nominee by petition must also submit a brief statement of qualifications and biographical data with the petition. Petitions may be picked up at any of the four office locations.

Qualifications should include being a USSCO member for a minimum of 3 years, minimum age requirement 18, bondable, community involvements, and must not be affiliated with any interests that conflict with USSCO policies. Nominations by petition must be received no later than February 16, 2015. The election will not be conducted by ballot and there will be no nominations from the floor when the number of nominees equals the number of positions to be filled.



## 2<sup>nd</sup> Annual Business Appreciation Night, October 22<sup>nd</sup>

We hope you were able to join us for an evening of fun, good conversation, delicious and beautifully presented food, networking, and wonderful entertainment from Walt Churchey and Jackie Kopco. Our strategic partners—The Payroll Department, Unifirst Mortgage Corporation, Kabler/Thomas Financial Group, and The Buettner Insurance Agency—were on hand to answer questions. If you need high-quality business services from local, well regarded professionals, you can count on them.

Wedding Elegance by Joelle did a great job with the tables and decor. Don't forget Bob Hancock, Bob Hancock Photography. He caught some great moments during the evening. And everyone raved about the food! Keep The Crow's Nest, TNC's Lounge, The Cottage Restaurant, and Em's in mind for your full-service catering. You won't be sorry.

There were some fabulous baskets and gift certificates raffled off to some very lucky guests, courtesy of our caterers, photographer, decorator, and strategic partners.

Hope to see you next year at our 3<sup>rd</sup> Annual Business Appreciation Night.



*We Can Help Make Your College Dreams Come True!*

Pick up a USSCO scholarship application at any branch starting February 1<sup>st</sup>.  
**Complete & return before April 6<sup>th</sup>**  
Four scholarships will be awarded at Annual Meeting.

# HELP PLAY IT SAFE!



*Thinking About Taking Out A Loan?*

**It can be a financial gamble because...**

*Life Happens.*

**Member's Choice™ is a voluntary loan-payment protection product that helps preserve your family's standard of living.**

**Ask About Protecting Your Loans Today!**

### Disclosure

Your purchase of Member's Choice™ is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative or refer to the Member Agreement for a full explanation of the terms of Member's Choice™. You may cancel the protection at any time. If you cancel protection within 30 days you will receive a full refund of any fee paid.

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USSCO Debit Card call: 1-800-554-8969.

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

**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

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