



Credit Union News Summer 2012

Holiday Closings

Independence Day

Wednesday, July 4, 2012



Labor Day

Monday, September 3, 2012

Dear Friend:

As we have just celebrated Memorial Day and are fast approaching the July 4th holiday, I am reminded of the great country that we live in and the opportunities that we have in living in this land. We never should take for granted the "freedoms" that we have in everyday life and the stewardship of protecting these freedoms as we look to our children and beyond.

Your USSCO Federal Credit Union stands for this idea of stewardship and passing on a better Credit Union to our next generation. We are continuing to look for ways to promote stewardship and "doing the right things" as we conduct business with our Members and throughout our Credit Union. Here are a few examples:

- Provided four (4) Scholarships, one for each office, to deserving seniors that exhibit this character of stewardship. These students not only exhibited top honors in the class room but demonstrated their willingness to give back to their communities.
- Provided in excess of \$650.00 in contributions to the "Friends of the Library" since the relationship was established earlier this year. This relationship provides a way, for people that ordinarily could not join the Credit Union, to join and participate in Credit Union benefits.
- We have installed new coin counter machines in Ebensburg and Somerset to accept loose coin. Therefore, from August 1-31st we are offering "FEE FREE" coin counting at all of our offices! So clean out your cars, cans and jars of coin and bring it to your nearest USSCO Community Office.
- We are conducting numerous Membership drives with our SEG groups throughout our primary market areas, Ebensburg, Somerset and Johnstown.
- We are offering Merchant Services with competitive rates and "best in class" products for those businesses taking Visa and Master Card. Let us provide you with a "free" quote!
- We continue to have "**excellent**" loan rates for the purchase of that new or used vehicle! See your USSCO Loan Department now for more details.

As we proceed to navigate through the most difficult financial markets in the nation's history, we will continue to focus on managing with "**caution**" and work to protect the strong equity position that USSCO FCU maintains. Additionally, we will continue to look for ways to improve our internal processes and procedures in order to serve you better!

I would like to extend my personal "**thank you**" to Beverly Rager, for her dedicated years of service as the Marketing/IRA Manager, as she will be retiring in early July. Bev, we wish you the very best as you embark on your retirement.

On behalf of the Board of Directors, Supervisors and Employees, I would like to say "**thank you**" for your continued support and business. If you ever have an issue or concern and would like to discuss your relationship with the credit union, please do not hesitate to contact me.

Enjoy your summer!

Sincerely,

Todd L. Cover
Chief Executive Officer
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814.266.4987 Ext. 4290

Get your
dream ride...
get our dream rate!

New & Used Cars, Trucks,
Motorhomes & Motorcycles

Rates for 2011 or 2012 vehicles as low as
2.74% APR*
with automatic payment from a USSCO checking account for up to 72 months

VEHICLE LOAN SALE

*APR - Annual Percentage Rate. *Rates subject to change. Rate based on credit score and automatic payment transfer from a USSCO checking account. Payment is \$15.00 for each \$1,000 borrowed for a term of 72 months.

Funds Federally Insured by the NCUA. **iBelong**

Summer Family Fun

USSCO is offering Discount Amusement Park and Water

Park tickets for

Kennywood - \$24.50

Sandcastle - \$22.00

Idlewild & Soak Zone -
\$26.50 (Weekday ticket)

Please remember to keep your USSCO accounts active.

The following fees apply:

Inactive Account Fee - \$5.00 per month, per share type, per member account number, after no activity for 12 months.

Account Closure Fee: \$5.00 if account is closed within one (1) year of opening account.

Dormant Fee after 5 years: \$25.00



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

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

Toll Free – 866-877-2628

www.usscofcu.org

To report a lost or stolen

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

Credit Card call: 1-800-433-0505

Routing/Transit Number

231381569

USSCO Services

Savings/Certificates

Youth Club Accounts

Share Draft/Checking

Debit Cards

VISA Credit Card

Consumer Loans

Auto Loans

Mortgages & Home Equity Loans

Retirement Accounts

Home Banking/Bill Pay

Small Business Services

Business Checking

U Capture

Merchant Program

Retirement Plans

Insurance/ Workers Compensation

Healthcare/Supplemental

2012-2013 Board of Directors



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Richard Boxler - Member
Richard Wilson - Member
Bonnie Bouch - Member
Margaret Miller - Member
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Congratulations to the USSCO 2012 Scholarship Recipients

Carissa Vyhonsky – A graduate of Bishop McCort High School who will be attending University of Pittsburgh majoring in Biological Sciences.

Kayla Conahan – A graduate of Johnstown Christian School who will be attending Geneva College majoring in Pre-Law.

Brittany Will – A graduate of Somerset Senior High School who will be attending University of Pittsburgh at Johnstown majoring in Secondary Education /Biology.

Alyssa Thomas – A graduate of Forest Hills High School who will be attending West Virginia University majoring in Biology/Cancer Cell Biology.



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