

2024 Winter Newsletter

2025 Holiday Closings

January 1 st	New Year's Day
January 20 th	MLK Jr. Day
February 17 th	Presidents Day
April 18 th *	Good Friday [noon closing]
May 26 th	Memorial Day
June 19 th	Juneteenth
July 4 th	Independence Day
September 1 st	Labor Day
October 13 th	Columbus Day
November 11 th	Veterans Day
November 27 th	Thanksgiving Day
December 24 th	Christmas Eve [noon closing]
December 25 th	Christmas
December 31 st	New Year's Eve [2:00 pm closing]

Letter from the CEO/GM

Dear Fellow Member,

As I reflect on 2024, it was quite an unusual year to say the least. The year had as many challenges as it did exciting new things. The words fraud and financial education/literacy came up a lot in 2024. Various scams throughout the year are occurring locally in our area, from the old gift card scam to check fraud. We have seen it all.

If anyone ever asks for your personal information such as your entire social security number or account number or even your login and password for online/mobile banking, please DO NOT give it to them. As a financial institution, we will NEVER ask for your login and password, we will ask for the last 4 digits of your social security number for ID purposes only but we will never ask for the entire number.

If you are suspicious of any phone call, text or email please give one of our offices a quick call to verify legitimacy. We are here to protect not only your personal account/info but the Credit Union as a whole. If anyone ever asks you to deposit money into your account and send them gift cards back for whatever reason, it is a SCAM.

Only deposit checks from a trustworthy source. Check fraud is becoming the new norm. Scammers will ask for your information to gain access to your mobile app and then use your account to deposit fake checks and then they will ask for gift cards or ask to deposit the money into bitcoin and you can keep a percentage for doing the work. The checks are NOT real and will be returned after you've already spent the money on the gift cards or bitcoin. Guess what? You will be responsible for the entire returned check because you attempted to deposit it.

We have also seen this in job scams. People think they are helping others and depositing checks from someone and then sending gift cards to charity. The only charity those cards are going to is the scammers. Charities do NOT deal in gift cards, bitcoin or gold. We have seen multiple people get hit with these scams and they have lost anywhere from \$2,000 up to \$200,000. USSCO is committed to stamp out the fraud but we need your help!!! Please stay aware and help us STOP THE FRAUD.

Enough about the bad news, 2025 will bring a lot of exciting new things to the Credit Union, including our new Ebensburg office located in the industrial park. We are set to begin construction in the spring and be open for business sometime in the fall of 2025. USSCO is now sponsoring Somerset High School in the Challenge Program in order to bring financial literacy to the classrooms. Financial literacy in schools is very important to me personally. We will be working with other area credit unions in 2025 to host what is called a reality fair for graduating seniors. Dates and schools TBD.

It has been quite the year for awards. We are nothing without our members' trust and continued support. Let's keep growing TOGETHER!

I would like to recognize Gerald Smith who recently resigned from the USSCO Board of Directors after many years of dedicated service! He was an active member of the ALCO [Asset/Liability] Committee and Secretary /Treasurer for 25 years. Gerry was a valued Board member and will be missed. Thank you for your service over the years, Gerry!

Sincerely,
Greg Sisitki



CEO/GM
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gsisitki@usscofcu.net

We hope you enjoy the article about *How to Recognize and Protect Yourself from Scams* on page 3. If you'd like to see more content like this, please let me know.

Winter wonder starts with more savings.



Ask us or apply online!



The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A.



2024 Winter Newsletter



We can't wait for those new Ebensburg drive-thru lanes...
Stay tuned for more about the ground-breaking.



We're excited to partner with Somerset High School's Challenge Program. Financial Literacy is important for students of all ages!



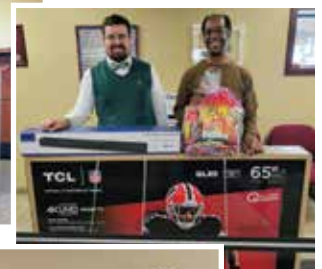
OCTOBER'S MEMBER APPRECIATION MONTH

We love Member Appreciation Month! It's our chance to show our wonderful USSCO members — like you — just how much we appreciate and value you.

This year's grand prizes — the Sports/Movies/Snacks package with TCL 65" Class Q6-Series 4K UHD HDR QLED Smart Google TV and Insignia™ 2.0-Channel Soundbar — were a big hit in each community office! Plus FREE shredding, FREE coin counting, and handy tire gauges.

It was lots of fun! We hope you enjoyed it as much as we did!

Your trust and continued support mean everything to us. We want to be your primary financial institution!



- Our Winners:**
 Richland
 Jeff Slavich
 Moxham
 David Fields
 Somerset
 Teresa Smith
 Ebensburg
 Joe Caroff

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HOW TO RECOGNIZE AND PROTECT YOURSELF FROM SCAMS

Scammers are always trying to con victims out of their information and money. They are, unfortunately, often successful. Scammers are expert impersonators, using sophisticated technology and their best acting skills to convince you they represent a business, institution or government agency you may trust. They also tend to prey on the most susceptible victims, including those who are down on their luck or are exceptionally naive and trusting.

Here at USSCO Federal Credit Union, our biggest priority is your financial wellness, and that includes keeping you and your money safe. To help you achieve it, we've put together this guide about recognizing the signs of fraud and protecting yourself from scams.

Five red flags of scams.

While the details surrounding the way a scam plays out can vary greatly, most follow a similar theme. They try to get victims to share personal information or to pay for a service or product that doesn't exist. Here are five ways to spot a scammer:

1. They demand detailed information before agreeing to process an application. A favorite ploy among scammers is asking for sensitive, non-public information like your date of birth, Social Security number and login information for online accounts. They will typically do this before processing any application for an alleged product, service or job.
2. They insist on a specific method of payment. If an online seller or service provider will only accept payment through a wire transfer or a prepaid debit card, you're likely looking at a scam.
3. They send you a check for an inflated amount. Another favorite trick among scammers is to overpay a seller or "employee," and then ask the victim to return the extra money. In a few days' time, when the original, inflated check doesn't clear, the victim realizes they've been conned but it's too late to get back the "extra" money they returned.
4. You can't find any information about the company the caller allegedly represents. A scammer representing a bogus business can easily be uncovered by doing a quick online search about the "company."
5. You're pressured to act now. Scammers are always in a rush to complete their ruse before you catch onto their act.

Who are the targets?

Scammers usually cast a wide net to ensnare as many victims as possible. However, lots of scams focus on a subset of highly vulnerable targets. Here are some of the most common targets of scams:

- **The unemployed.** The internet makes it easy for scammers to learn that you're looking for a job. If you're job hunting, be careful not to respond to any emails offering you a "dream position" you never applied for or even knew about.
- **The aging.** Older people are another favorite target for scammers. Retired individuals often spend lots of time online, making them more vulnerable to scams. Also, as relative newcomers to the online world, they may be less aware of the dangers lurking on the internet.
- **Children.** Sadly, the youngest members of society are another huge target pool for scammers. Children are naturally trusting and will more readily share information with strangers, which can then be used to steal their identity. Small children will likely not be checking their credit for years, which means a stolen identity can go unchecked until the child grows into a young adult. By that time their credit can be wrecked, almost beyond repair.

What do scams look like?

Here are some of the most common scams:

- **Cyberhacking.** In this scam, hackers gain remote access to your computer and proceed to help themselves to your personal information.
- **Phishing scams.** Scammers bait you into sharing personal information via a bogus job form, an application for a service they allegedly provide or by impersonating a well-known company or government agency.



- **Mystery shopper.** A bogus company will "hire" you to purchase a specific item in a store and then report back about the service experience. Before you get started, though, you'll have to pay a hefty fee, which you'll never see again.
- **Job offers.** Scammers "hire" you for a position and then scam you by sending you an inflated check, as detailed above.
- **Sweetheart scams.** A scammer pretending to be an online lover will con you into sharing your personal information and/or sending them money and gifts.
- **Fraudulent investments.** Scammers reach out to potential investors with information about lucrative investments that don't exist.

10 Ways to protect yourself from scams.

Keep yourself safe by following these rules:

1. Never share personal information online.
2. Don't open unsolicited emails. If you already have, don't click on any embedded links.
3. Never send money by insecure means to an unknown party.
4. Protect your devices by using the most up-to-date operating systems, choosing two-factor authentication and using strong, unique passwords for every account.
5. Choose the strongest privacy settings for your social media accounts.
6. Keep yourself in the know about the latest scams and learn how to protect yourself.
7. Educate your kids about basic computer safety and privacy.
8. If you have elderly parents who spend time online, talk to them about common scams and teach them to protect themselves.
9. Don't take the identity of callers at face value, even if your Caller ID verifies their story. If a government agency, utility company or financial institution reaches out to you and asks you to share personal information, tell them you'll contact them on your own and then end the call.
10. Never accept a job or agree to pay for a purchase or service without thoroughly researching the company involved.

Above all, remember the golden rule of scams: If it's too good to be true, it's probably a scam.

Once an individual falls prey to a scam, there is very little that can be done to mitigate the loss. Full financial recovery can take years. It's best to protect yourself from scams before they happen by educating yourself and asking USSCO Federal Credit Union for help.

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Board of Directors Election: May 21, 2025 @ 5:30pm Richland Administrative Office

The USSCO Nominating Committee placed the following names on the 2025 Board of Directors Ballot.



Brian Keiper [Incumbent]

Brian has been a member of USSCO's Board of Directors since 1998. During the last 27 years he has served as Board Chairman and Board Vice Chairman. He serves as a member of the Member Business Lending [MBL] Committee and the

Building Committee. Brian is the owner of Keiper's Classic Subs. He and his wife Leann live in Sidman.



Scott Morris [Incumbent]

Scott has been a licensed real estate agent for Century 21 All Services, Inc. since 1996, serving Cambria and Somerset Counties. He has been a top producing agent not only in his office but as one of the top 5 Century 21 agents in the state.

Scott has been a member of the USSCO Board of Directors since 2010. He was the 2009 President of the Cambria/Somerset Board of Realtors. He also sits on the Boards of Directors for the Cambria County Industrial Development Corp. and Cambria County Industrial Development Authority, Cambria County General Finance Committee, and the Board of Viewers for Cambria County.



Kevin Ziance [Incumbent]

Kevin joined USSCO's Board of Directors in 2022. He was a member of USSCO's Advisory Board from 1996 to 2008 and the Supervisory Committee since 2010, serving as Chair for the past 3 years. Kevin is Vice Chair of the ALCO [Asset/Liability] Committee. He is also a

member of the Bedford County Chamber of Commerce's Board of Directors. Kevin is the Controller, Secretary, and Treasurer of Corle Building Systems in Imler. He and his wife Kimberly have resided in Johnstown for the past 35 years and have 2 children and three grandchildren.

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 April 7, 2025. 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.

USSCO FCU Supports the Shop with a Cop Program

We were thrilled to host this year's press conference announcing Cambria County's Shop with a Cop program. It was a beautiful day to be outside our Richland Office and help get the news out! Both Cambria and Somerset programs do such good in the community and give deserving local kids a truly happy shopping trip and holiday. This one is really special for us.



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