

2021 Winter Newsletter

2022 Holiday Closings

January 1 st	New Year's Day
January 17 th	MLK Jr. Day
February 21 st	Presidents Day
April 15 th	Good Friday @ noon
May 30 th	Memorial Day
June 20 th	Juneteenth [observed]
July 4 th	Independence Day
September 5 th	Labor Day
October 10 th	Columbus Day
November 11 th	Veterans Day
November 24 th	Thanksgiving Day
December 24 th	Christmas Eve
December 26 th	Christmas [observed]
December 31 st	New Year's Eve



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Letter from the President & CEO

Dear Fellow Member,

As I draft this last letter of 2021, I am reminded of how thankful and blessed I am to work alongside a hardworking team of financial professionals dedicated to serving and supporting our members day in and day out.



You made us your **Best Credit Union** in Somerset and Cambria Counties again this year with your contest votes in *Somerset Daily American* [7th year in a row] and *Johnstown Tribune-Democrat* [4th year in a row]. We are honored by your votes and continued support.

As 2021 ends, we reflect on another positive year. We remain profitable and financially strong—despite the challenges of a shifting economy, global supply chain issues, COVID 19, lowest interest rates in recent history, worrying inflation, etc. Despite these issues, our management team remains optimistic for 2022.



Some upcoming initiatives you'll hear more about in 2022 include

- Development and implementation of a new website with easier access and an updated look and feel.
- Additional parking and site cleanup of the Moxham Office with the acquisition and demolition of a house adjacent to the back parking lot.
- Upgrading our drive through tube system and roof at the Somerset Office.
- Continued emphasis and marketing of our dealer financing and credit card programs.

USSCO Gives Back to the Community! Helping our neighbors during the holiday season is important to us. Each community office chose a local organization to receive \$250 donations. Somerset chose the Boys & Girls Club of Somerset, Richland selected the Child Advocacy Center, Moxham chose Cuddles for Kids, and Ebensburg picked Cambria County Children & Youth.

We look forward to a bright 2022! We appreciate the dedication and hard work of our employees and Board of Directors. Most of all, we appreciate you—our USSCO members.

Let's make 2022 a special year at USSCO Federal Credit Union! Together.

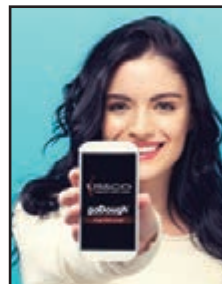
Sincerely,

Todd L. Cover

President & CEO

814.266.4987 x 4290

tcover@usscofcu.net



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Board of Directors Election: May 18, 2022 @ 5:30pm Richland Administrative Office

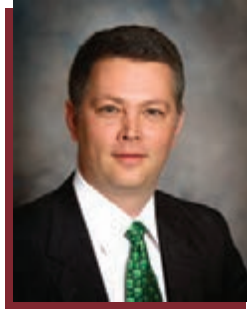
The USSCO Nominating Committee placed the following names on the 2022 USSCO Federal Credit Union Board of Directors Ballot.



Brian Keiper, VP [Incumbent]

Brian has been a member of USSCO's Board of Directors since 1998. He served as Board President for 8 years and is the current Board Vice Chairman, an office he has held for 6 years. He is also a member of the Member Business Lending [MBL]

committee. Brian is employed as a Meat Department Inside Sales Representative for McAnery Brothers of Ebsenburg and is 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 10 Century 21 agents in the state. He was the 2009 President of the

Cambria/Somerset Board of Realtors. He also sits on the Board of Directors for the Cambria County Industrial Development Corporation, Cambria County General Finance Committee, and the Board of Viewers for Cambria County.



Richard "Dick" Boxler [Incumbent]

Dick retired from Richland Township where he held the office of Zoning and Codes Official. He previously worked in U.S. Steel's Engineering Dept. for 20 years. He is a member of Highland Sewer & Water Authority's Board of Directors, a former member of Richland Cemetery Assn.'s

Board of Trustees, a member of the Cambria County Board of View, and a Licensed Professional Land Surveyor. Dick has been a member of USSCO's Board of Directors for over 44 years, serving as President for more than 20 years

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 8, 2022. 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 PROUDLY SPONSORED WESTPAC'S 2021 GOLF TOURNAMENT



L-R: Top scorers include Jack Ankeny, 79, Conemaugh Township; George Kissell, 82, Portage; and Sam Sharbaugh, 84, Conemaugh Township

USSCO donated \$1,000 again this year to fund the tournament held October 1 at Somerset Country Club.

"It was a perfect day for golf," Todd Cover, USSCO President & CEO, said. "We hope this becomes an annual event for us, just another way we support our kids, community, and members."

WestPAC golf coordinator and Ferndale Area athletics director Stephen Clawson added, "We really appreciate USSCO supporting us again. The golfers had a great time and played some really good golf, too."

WestPAC schools participating included Portage, Shanksville, North Star, Ferndale Area, Conemaugh Township, Rockwood, and Conemaugh Valley. Conemaugh Township won, finishing with a score of 341.

Lowest individual scores belonged to Jake Ankeny, 79, Conemaugh Township; George Kissel, 82, Portage; and Sam Sharbaugh, 84, Conemaugh Township.

[Photo left] L-R: Stephen Clawson, WestPAC golf coordinator and Ferndale Area athletics director, and Todd Cover, USSCO's President & CEO



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