

USSCO Federal Credit Union  
532 Oakridge Avenue  
Johnstown, PA 15904

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NEWS MEDIA CONTACT:  
USSCO Federal Credit Union  
Ms. Kathleen Condo, Marketing Manager  
814.266.4987 ext. 4242  
[kcondo@usscofcu.net](mailto:kcondo@usscofcu.net)  
<https://www.usscofcu.org>

## USSCO Federal Credit Union CEO Todd Cover Featured in *American Banker* Article

*CrossState Credit Union Association*, HARRISBURG, Pa. USSCO FCU CEO Todd Cover was recently featured in the *American Banker* giving his view on how credit unions have changed in order to adapt to the pandemic. The article points out how branches with limited in-person access and social distancing rules quickly became the norm. This resulted in a shift to remote work in a way many credit unions never expected.

Cover used to question whether the time and money spent keeping his credit union updated on a continuity plan was worth it. Not anymore.

“When we would do this exercise in the past, I thought it was very expensive and wondered if the work and expense were worth it,” said Cover, CEO of USSCO Federal Credit Union in Johnstown, Pa. “It proved to be very helpful, and the pandemic plan that we had was the foundation for communication and provided the necessary action steps to continue to serve our members.”

The \$147 million-asset credit union also found out the importance of having reliable drive-thru lanes, ATMs and technology, and Cover said those channels will continue to be of “utmost importance” to the company’s operation going forward.

“Members adapted and for the most part were very understanding and patient with our employees,” he said.

Read the rest of the article [here](#).

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Based out of Harrisburg, PA, CrossState Credit Union Association is a trade association that provides legislative, promotional, educational, and operational support for credit unions in New Jersey and Pennsylvania. CrossState serves 519 credit unions across New Jersey and Pennsylvania with combined assets of \$63 billion and five million members.

For more information, contact  
**Alexander Diegel** | Marketing & Communications Specialist  
Marketing & Communications  
[crossstate.org](http://crossstate.org)



Todd Cover, USSCO  
FCU CEO

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