



it **my credit union**
belongs
to me™

Holiday Closings

Columbus Day
Monday, October 13, 2008
Veterans Day
Tuesday, November 11, 2008
Thanksgiving
Thursday, November 27, 2008
Christmas Eve
Noon Closing
Wednesday, December 24, 2008
Christmas Day
Thursday, December 25, 2008
New Year's Eve
2:00 PM Closing
Wednesday, December 31, 2008
New Year's Day
Thursday, January 1, 2009

Celebrate Your Credit Union Ownership

Do you know who owns USSCO Federal Credit Union? You do!

More than 170 million credit union members worldwide can make that statement. But what does it really mean? It means you own your credit union. We exist only to serve you. There are no shareholders to satisfy or other motives driving decisions.

On October 16, we'll join with credit unions and their members around the world to celebrate International Credit Union Day in recognition of the benefits those institutions bring to their members. At credit unions, every customer is both a member and an owner. This year's International Credit Union Day theme – *It Belongs to Me* – celebrates the economic democracy and equal ownership rights of each credit union member, regardless of how much money that member may have in savings. Please join us on October 16 as we honor our most valuable asset: our members. You are the reason USSCO Federal Credit Union exists.

If you have family, friends or co-workers who would like to experience the credit union difference have them check out www.usscofcu.org.

To help in the fight against Identity Theft
USSCO is please to announce it's first
for USSCO members at the

Shred Day

Richland Office
Thursday, October 16, 2008
10:00 AM and 2:00 PM

Shredding will be limited to one paper box per family.



Make your banking habits “greener”

- **Start using Online Banking and Bill Pay** – Checking your accounts online is not only convenient, but you can also significantly reduce waste by managing and paying bills online. Bonus: Save money on postage and reduce the possibility of identity fraud.
- **Turn off your paper statement** – Are you checking your USSCO account through Home Banking and then just throwing that paper statement in the drawer when it arrives? Contact any USSCO office and have your paper statement eliminated. E-statements are available through Home Banking. This is the easiest way to make a substantial impact on your carbon footprint and lower your risk of identity fraud along with saving the credit union money.
- **Switch to Direct Deposit** – Cut off the paper trail that goes along with depositing paychecks. Bonus: In most cases, your money is deposited into your account earlier through direct deposit.
- **Skip the receipt** - Don't take a receipt and instead, check your accounts online later or make a note of it immediately in your checkbook. Through Home Banking you can view receipts of all teller transactions.

NEW

Advantage E-Mail

Allows USSCO to notify you by way of an e-mail with

- Insufficient Funds (NSF) notices
- Overdraft Transfer notices
- Overdraft Limit Processing notices
- Notification of Payroll and Direct (ACH) Deposit postings
- Notification of Direct (ACH) Debit postings
- Certificate Renewal, Redemption and Maturity notices
- Loan Delinquency notices
- Low and High Share Balance notices

When logging into Home Banking just provide us with the e-mail address at which you wish to receive these notices.

You must sign up for this service.

Coming Soon for Small Business Owners Remote Deposit

Scan and deposit checks into your USSCO account from the convenience of your business. This service is now in testing and should be available this fall.

Contact one of our Business Development Team for details

Lynne - 421-1019 Paul - 243-0332 Jeff - Ext. 2203



Four Convenient Locations to Serve You

Richland Office
532 Oakridge Drive
814-266-4987
No Fee ATM

Moxham Office
522 Central Avenue
814-535-4646

Somerset Office
180 Beacon Street
814-445-3997
No Fee ATM

Ebensburg Office
1104 W. High Street
814-472-0615
No Fee 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

Disaster Information
877-285-6228

Routing/Transit Number
231381569

USSCO Services

Savings/Investments
Youth Club Accounts
Share Draft/Checking
Debit Cards
VISA Credit Card with CashBack
Consumer Loans
Auto Loans
Mortgages & Home Equity Loans
Retirement Accounts
Home Banking/Bill Pay

Small Business Services

Business Checking
Lending
Remote Deposit
Payroll Processing Services
VISA Credit Card with CashBack
Merchant Program
Retirement Plans
Insurance/ Workers Compensation
Healthcare/Supplemental Insurance

iBelong

