



Small Business Services

Do you have your own business? Did you know that USSCO can help you with the following services?



- **Business Checking** – Tiered interest bearing checking. Adjustable monthly rate based on Prime calculated on daily balance and paid monthly.
- **Lending** – Competitive rates
- **Remote Deposit** - Scanning your check deposit from the convenience of your business.
- **Payroll Processing Services**
- **ACH Payroll Direct Deposit**
- **VISA Credit Card** – Earn CashBack with purchases
- **Merchant Program** – take credit card payment
- **Retirement Plans**
- **Insurance**
- **HealthCare**

For additional information or a free cost analysis contact, Jeff Bobroski, Lynne Faint or Paul Mann of our Business Development Department at (814) 266-4987.

News Briefs...

Due to the insert of the Privacy Policy copies of the Check Reconciliation page can be found in Home Banking or picked up at any office location.

Coming Soon...

A new look at the Moxham Office



To better service our members, remodeling of our Moxham

Office is to begin shortly and will take several months. A new entrance, expanded lobby, office spaces and a new exterior appearance are some of the changes to expect. This construction may cause some temporary changes in service at this location.

Discount tickets are available for Kennywood, Idlewild and Sandcastle at each USSCO office.

Holiday Closings

Independence Day
Friday, July 4, 2008

Labor Day
Monday, September 1, 2008

iBelong

Four Convenient Locations to Serve You



www.usscofcu.org

Moxham
522 Central Ave
535-4646

Richland
532 Oakridge Dr
266-4987

Somerset
180 Beacon St
445-3997

Ebensburg
1104 W High St
472-0615

To report a lost or stolen USSCO Debit Card call: 1-800-554-8969
To report a lost or stolen USSCO Credit Card call: 1-800- 433-0505
For USSCO Credit Union disaster information – 1-877-285-6228



Have you taken advantage of these USSCO Federal Credit Union 50th Anniversary Loan Specials?



Finance any New or Used Vehicle

with USSCO
and Make
No Payment
Until Labor Day*

Ask about free auto insurance quote when
applying for your loan.

Rates as low as

5% APR*

OR



“NO FEE”

Home Equity Line of Credit**

Use the equity in your home for: finance

HOME IMPROVEMENTS • REFINANCE YOUR CURRENT MORTGAGE • PAY
BILLS • NEW ROOF • GO ON VACATION • NEW FURNITURE • ADD ON A
ROOM • NEW HEATING AND COOLING SYSTEM • INSTALL A POOL • PAY
COLLEGE TUITION • UPDATE YOUR LANDSCAPING • NEW CAR •
RECREATIONAL VEHICLE • NEW BOAT • HUNTING TRIP • HOME SPA

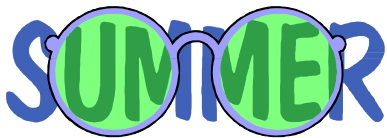
*APR – Annual Percentage Rate. Rate may be withdrawn without notice. Promotion runs from May 1, 2008 – August 1, 2008. Interest will begin to accrue August 2, 2008. For any payoff before December 31, 2008 interest will be calculated from the day the loan was issued. Current USSCO vehicle loans are ineligible for refinancing.

**APR – Annual Percentage Rate. 10 year draw with a 15 year payback. Rate based on credit worthiness. Interest rate adjusts July 1 and January 1. Loan rates are subject to change without notice.

1958

Some of the everyday items you may have bought 50 years ago

Chromecraft 7 piece Dinette Set - \$149.99
Ronson Electric Shaver - \$12.88
Philco Black and White TV 20 inches - \$229.95
Bananas - 27 cents for 2 pounds
Campbell's Tomato Soup - 10 cents
Sirloin Steak - 55 cents per pound
Pork Roast - 42 cents per pound



USSCO has discount admission tickets to local attractions at each of its office locations.

Kennywood - \$20.50*

**Idlewild - \$17.50* (weekday only)
\$6.95 Sat/Sun Surcharge**

Sandcastle - \$17.50*

*Children 2 and under are free at each park
Junior and Senior tickets are available only at the gate.

**For discount tickets to Busch Gardens, or Water Country USA in Williamsburg visit www.clubbuschgardens.com.
Company Code is 1289**

Last Call for the Pittsburgh Pirate Baseball and Fireworks Night Bus Trip

Our 3 buses are just about full for the bus trip on Saturday, August 16, 2008. There are just a few seats left...don't wait. Call today to reserve your spot.

Cost is \$23.00 per person

The buses will leave at 3:00 PM from Moxham and Richland office locations.

Call Beverly at 266-4987 Ext. 2126 for reservations

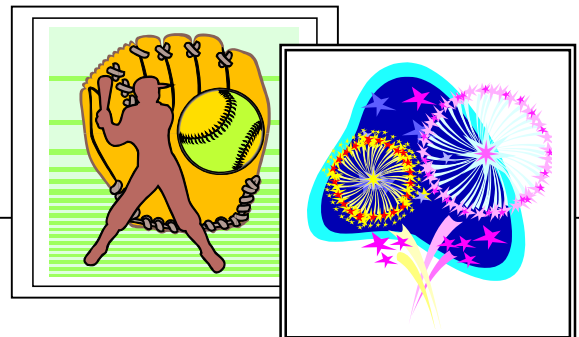
U.S. Savings Bonds

The US Treasury has announced that the annual purchase limit for US Savings Bonds has been set at \$5000 per social security number. The limit applies separately to Series EE and Series I savings bonds, and separately to bonds issued in paper or electronic form. An individual can buy a maximum of \$5,000 worth of electronic and paper bonds of each series in a single calendar year, or a total of \$20,000, in single ownership form. If paper bonds are issued in co-ownership form, the limit applies to the first-named co-owner. All limits are based on the issue price of the securities.

What does this mean to you?

You can only purchase \$5,000 in Series EE savings bonds and \$5,000 in Series I savings bonds in a calendar under your own social security number. If you want electronic bonds, they have to be purchased through Treasury Direct.

Bonds purchased as gifts should be registered in the social security number of the recipient if possible.





Privacy Notice Policy

USSCO Federal Credit Union, your member-owned financial institution is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometime nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at (814) 266-4987 or write to:

USSCO Federal Credit Union
532 Oakridge Drive
Johnstown, PA 15904

INFORMATION WE COLLECT ABOUT YOU-

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conducted financial transactions

We may disclose all of the information we collect, as described above as permitted by law.

PARTIES WHO RECEIVE INFORMATION FROM US –

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies and mortgage service companies
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors, government agencies and mailhouses.

DISCLOSURE OF INFORMATION TO PARTIES THAT PROVIDE SERVICES TO US –

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

DISCLOSURE OF INFORMATION ABOUT FORMER MEMBERS –

If you terminate your membership with USSCO Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

DISCLOSURE OF INFORMATION ABOUT CHILDREN'S PRIVACY –

The online services offered through USSCO Federal Credit Union's website are not designed for or directed toward children under the age of thirteen (13). We do not knowingly solicit or collect data from children and we do not knowingly market to children online without parental consent of notification. If we receive online information from any child we will use the information to respond directly to the child's request. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents. If you believe your child has provided personally identifiable information to us, please contact us so we can allow you the opportunity to review and delete such information by contacting the marketing department.

HOW WE PROTECT YOUR INFORMATION –

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

WHAT MEMBERS CAN DO TO HELP –

USSCO Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, personal identification numbers (PINs) or passwords. Never keep your PIN with your card. The PIN can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have questions. Please do not hesitate to call us – we are here to serve you!