



Holiday Closings

Martin Luther King Jr. Day
Monday, January 18, 2010

Presidents Day
Monday, February, 15, 2010

Good Friday
Friday, April 2, 2010
Noon Closing

USSCO Welcomes New CEO



Todd Cover

USSCO Federal Credit Union is pleased to announce the hiring of Todd Cover as Chief Executive Officer (CEO). Mr. Cover joins USSCO with over 25 years of financial industry experience after recently serving as vice president of finance with Penn Home Medical Supply Company. He formerly served as president of Mars National Bank in Mars, PA and president and chief operating officer of Great American Federal in Pittsburgh, PA. Mr. Cover earned his B.S. degree in Business Administration from Indiana University of PA and is a graduate of the University of Wisconsin School of Banking. Mr. Cover resides in Davidsville with his wife Gail and daughters Courtney, Chelsea, and Abby.

It's Time To Finish Your 2009 IRA!

If you haven't fully funded your 2009 IRA yet, be sure to get that done before the April 15th tax-filing deadline. You can save for the future, and take advantage of some tax benefits that can help your money work even harder for you.

USSCO offers Traditional and Roth IRA's with competitive rates and federal deposit insurance up to \$250,000. This insurance is backed by the full faith and strength of the US Government, so you can save with confidence.

We make it as easy as possible to build up your IRA with an IRA Savings Account:

- You can get started with as little as \$25
- You can make contributions any time, up to your annual IRA limit. (\$5000 per year and age 50 and over \$6000 per year).
- If you like, we will set up automatic transfers to your IRA to keep it growing steadily.

Give yourself a head start on a bright financial future. Stop by the credit union to open an IRA today.

2010 Nominees for Election to USSCO Board of Directors

The following names have been selected by the USSCO Nominating Committee to be placed on the 2010 USSCO Federal Credit Union Board of Director's Ballot.

The Annual Meeting will be held Thursday, May 13, 2010.

Brian Keiper (Incumbent)

Brian has been a Credit Union volunteer for 17 years serving on the Junior Board for 5 years and the Board of Directors for 12 years, holding the office of Vice President and the last five years as President. He has been actively involved with Boy Scout Troop 251 in Salix for 9 years, serving as Scoutmaster and Assistant Scoutmaster. Brian is employed as a Sales Representative for Jefferson Wholesale Grocery Co. located in Punxsutawney. He resides in Sidman with his wife Rebecca and sons Christopher and Matthew.

Richard (Dick) Boxler (Incumbent)

Dick is retired from Richland Township where he held the office as Zoning and Codes Official. He previously had worked in the Engineering Department as U.S. Steel Corp for 20 years. He is presently a member of the Board of Directors at Highland Sewer and Water Authority, a member of the Board of Trustees at Richland Cemetery Association, a member of the Cambria County Board of View and is a Licensed Professional Land Surveyor. Dick has been a member of the USSCO Board of Directors for over 30 years and served as President for over 20 years.

Scott Morris

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 30 Century 21 agents in the state. He is the 2009 President of the Cambria/Somerset Board of Realtors and sits on the board of directors for the Cambria County Industrial Development Authority, Cambria County Industrial Development Corporation and the Board of Viewers for Cambria County.

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, bondable, community involvements, and must not be affiliated with any interests that conflicts with USSCO policies. Nominations by petition must be filed with the secretary of the credit union no later than February 15, 2010. There will be election and there will be no nominations from the floor when the number of nominees equals the number of positions to be filled.



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

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
Remote Deposit
Merchant Program
Retirement Plans
Insurance/ Workers Compensation
Healthcare/Supplemental Insurance

