

Competitive Rates

The USSCO Checking Plus Line of Credit is an unsecured revolving line of credit. You can use your line for whatever purpose you choose with three easy ways to access.

1. Overdraft Protection

We link the loan to your USSCO checking account. Money will be automatically transferred to the checking account to cover overdrafts for checks, ACH or check card transactions.

2. Access your line to make electronic transfers and payments through Home Banking.

3. Call to request a transfer to your checking or savings. No fee to activate your line or when funds are transferred.

Once these loans are activated, finance charges will occur. The member can repay in monthly installments or the entire balance at once. The revolving feature means that you can pay off any outstanding balance and have the funds available to you again. If you don't use the credit line, there are no payments.

We Have Four Convenient Offices To Serve You

Richland / Administrative Mailing Address

532 Oakridge Drive
Johnstown, PA 15904
814.266.4987

Moxham

522 Central Avenue
Johnstown, PA 15902
814.535.4646

Somerset

180 Beacon Street
PO Box 70
Somerset, PA 15501
814.445.3997

Ebensburg

1104 West High Street
Ebensburg, PA 15931
814.472.0615



www.usscofcu.org



Application



Checking Plus Line of Credit Application

Limit \$ _____

Name (last, first, initial) _____

Social Security No. _____

Date of Birth _____

No. of Dependents _____

Address (street, city, state, zip) _____

Years There ____ Phone # _____

Monthly Rent/
Mortgage Payment \$ _____

Nearest Relative (name, address, phone #)

Present Employer _____

Address _____

Position _____

Date Hired _____

Business Phone _____

Gross Monthly Salary _____

Other Income* _____

Signature: _____

Date _____

A convenient time to call me:

**Provide a daytime phone # where
the loan department can contact you.**

_____ (time) at _____ (phone)

E-mail _____

CO-APPLICANT (optional)

Spouse __ Co-Signer __ Joint Owner __

Name (last, first, initial) _____

Social Security No. _____

Date of Birth _____

No. of Dependents _____

Address (street, city, state, zip) _____

Own or Rent \$ _____

Present Employer _____

Address _____

Position _____

Date Hired _____

Business Phone _____

Gross Monthly Salary _____

Co-Applicant Signature: _____

_____ Date _____

*Notice: Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered. You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit union insured by NCUA.