

# USSCO

*Federal Credit Union News*  
*Winter 2012*

## Holiday Closings

**New Years Day**

January 2, 2012



**Martin Luther King, Jr. Day**

January 16, 2012

**Presidents' Day**

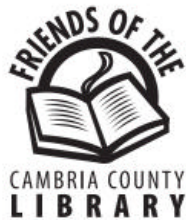
February 20, 2012



Dear Friend:

We have many things to reflect on as we see 2011 come to an end. We are looking forward to an exciting 2012! We have been successful this year continuing to improve on our foundation of core banking products and services. We have remodeled two of our Community Offices, Moxham and Ebensburg. We have made improvements in our infrastructure specifically our technology, our website hosting and back up/continuity of Information Technology operations. We have successfully converted our Debit Card and ATM processing from FISERV to a more cost effective and efficient Vantiv Processor. This move has allowed us to offer a "Business Debit Card" and a "Rewards Program" for our Members. Please check out this website and register for this new program at <https://ussc.myprewards.com>.

We are looking to grow your Credit Union. We are expanding our opportunity for Membership to allow anyone that has an interest in USSCO the opportunity to join our Credit Union. We have established a relationship with the "Friends of the Cambria County Library". If someone cannot join due to **not** having a relative who is a member or is **not** an Employee of one of our 600 Selected Employee Groups, then we will help the prospective member join the "Friends of the Cambria County Library" Association.



Upon joining this Association then they will be eligible for USSCO Membership. We believe this will allow the Credit Union to continue to **grow** while helping an organization that has a very similar mission in helping people with financial literacy.

In the first quarter of 2012, we are looking to introduce a new Business Visa, along with, reviewing in detail our Information Technology Systems and Processes.

We appreciate your continued business and support! I look forward to sharing with you our 2011 Financial Results in the upcoming spring newsletter! On behalf of the Board of Directors, the Management Team and the Employees, may you and yours have a very Happy New Year!

Warmest Regards,

Todd L. Cover, CEO

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tcover@usscofcu.net



**10 year Home Equity  
Rates have dropped!!!  
as low as 3.90% APR\***



\* Rate of 4.15% with a .25% reduction with automatic transfer from a USSCO Checking Account. APR = Annual Percentage Rate  
To refinance a USSCO mortgage you must add at least \$5,000 to the payoff. No fees. Appraisal may be required.

\$10.08 monthly payment for each \$1000 borrowed for 10 years.

## IRA Update

You have until Tuesday, April 17, 2012 to make your annual contribution to your Traditional or Roth IRA for 2011. If you are under age 50 at the end of 2011, the maximum amount you can contribute for 2011 is \$5,000 or your total earned compensation, whichever is less. IRA owners over age 50 at the end of 2011 may be permitted to contribute \$6,000.

*If you don't have an IRA yet, it's not too late. USSCO can help you get on your way to a more secure retirement.*

### USSCO FCU Members Can Save on TurboTax® Online Deluxe!

TurboTax guides you step-by-step, just like a GPS, making it easy to do your taxes right with 100% Accurate Calculations. Get your Maximum Refund Guaranteed in as few as 7 Days. Start for free! [www.usscofcu.org](http://www.usscofcu.org)

## “Prewards” for USSCO Debit Cards

Receive “Prewards” offers via your phone or e-mail and when accepted will be stored on your Debit Card until the point of purchase, at which time it is automatically applied.

For example, if a cardholder is enrolled in the program, they could receive a \$5 Preward when they make a purchase of \$15 or more at the participating merchant. The full purchase amount will appear on the cardholder's statement and the Preward will appear as a separate credit to the account.

Go to <https://ussc.myprewards.com> to enroll in the program and start saving today!

## 8 Tips to Fight FRAUD

### Guard your personal information

1. Immediately report lost or stolen cards to your credit union.
2. Cover the ATM Pin pad when entering your number.
3. Choose a credit and debit card PIN number that is difficult to guess, but easy for you to remember.
4. Do not reply to any email, text or phone requests for your social security number, credit or debit account number or any other personal information.
5. Monitor your credit report, credit and debit card accounts and statements for unauthorized transactions.
6. Shred all credit and debit card statements or financial documents before you throw them away.
7. Before making purchases online with your credit or debit card, make sure the website is secure and the company is reputable.
8. Update anti-virus and spyware software regularly.

### SHARE THESE TIPS WITH FRIENDS & FAMILY

## Richland ATM Deposits

Effective January 2, 2012, deposits taken at the Richland ATM have a two business day hold placed upon all eligible funds. Longer holds may be applied and a separate notice will be sent to you within three (3) days, if applicable.

## Savings Bonds

US Savings Bonds are going paperless! No more purchasing paper savings bonds through USSCO or mail order after December 31, 2011. Buy and manage savings bonds electronically through a link at [www.usscofcu.org](http://www.usscofcu.org) on the savings bond page.

[www.treasurydirect.gov](http://www.treasurydirect.gov).

You may still redeem paper Savings Bonds at any USSCO office location.

# 2012 Nominees for Election to USSCO

## Board of Directors

The following names have been selected by the USSCO Nominating Committee to be placed on the 2012 USSCO Federal Credit Union Board of Director's Ballot.

**The Annual Meeting will be held Thursday, May 10, 2012.**

### Margaret Miller (Incumbent)

Peggy is employed by Highland Tank & Manufacturing as Manager of the Office and Payroll Departments. She serves on the Personnel Committee and is Chairperson of the Supervisory Committee.

### Gerald Smith (Incumbent)

Gerry is a retired CPA from Lockheed Martin. He is Secretary/Treasurer of the Board and Secretary of the ALCO committee.

### Richard Wilson (Incumbent)

Rick is the Administrator of Arbutus Park Retirement Community. As a Board Member he currently holds the position of chairperson of the Credit Committee and serves as a member on the Personnel Committee.

*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, 2012. There will be no election and there will be no nominations from the floor when the number of nominees equals the number of positions to be filled.*



**Use this Sam's Club Certificate to renew or purchase a Sam's Club Membership and receives a \$10 or \$25 Sam's Club gift card.**

**Certificates for Business Memberships are available at each USSCO office.**

Funds Federally Insured by the NCUA



iBelong



## Four Convenient Locations To Serve You

### Richland Office

532 Oakridge Drive  
814-266-4987  
No Fee CU\$ ATM

### Moxham Office

522 Central Avenue  
814-535-4646  
No Fee CU\$ ATM

### Somerset Office

180 Beacon Street  
814-445-3997  
No Fee CU\$ ATM

### Ebensburg Office

169 Mini Mall Road, Suite 110  
814-472-0615  
No Fee CU\$ ATM

**Toll Free – 866-877-2628**

[www.usscofcu.org](http://www.usscofcu.org)

### To report a lost or stolen USSCO...

Debit Card call: 1-800-528-2273  
Credit Card call: 1-800- 991-4961

### Routing/Transit Number

231381569

### USSCO Services

Savings/Certificates  
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

# USSCO Photo Album



The USSCO Staff had fun dressing and participating in the Johnstown Halloween Parade. A Big Thank You to Barry Gramling who built the pirate ship



Volunteers from the Park Avenue Food Pantry unload the 250 food items and cash collected during Credit Union week in October.



Lynne, Wendy and Joe represented USSCO at the Cathedral Catholic Math Fair where they handed out financial information and piggy banks to over 200 students and their parents.



Stephanie assists a member on the phone at our new Ebensburg location 169 Mini Mall Road Suite 110.



Board Members, Management Team, Contractors and the Ebensburg Office Manager participated in a Ribbon Cutting at the relocated Ebensburg Office.