



Holiday Closings

**Monday, January 17, 2011
Martin Luther King Day**

**Monday,
February 21, 2011
Presidents Day**



Dear Friend:

As we welcome in 2011, it is important for us to reflect and count our many blessings in achieving another successful year. In this last quarter of 2010, our team conducted planning sessions with our theme being "Setting the Course". We asked ourselves the questions "Why do we do what we do?" and "Why do we care so deeply about the future of USSCO and its Members?" Here is our attempt at answering these questions with our new Vision and Mission statements that will direct our attitudes, actions and initiatives moving forward.

Vision

**USSCO Federal Credit Union, a fiscally responsible financial institution,
aspires to be the primary financial partner for its Members.**

Mission

**Building lasting relationships through competitive financial solutions and
outstanding Member service every time.**

Core Values

Integrity Service Family Accountable Adaptable

The supervisors and staff at USSCO FCU are taking this direction very seriously. We believe that this can result in taking us into the future as a welcomed option in considering your financial decisions moving forward. We are committed to being your "Primary Financial Partner". We are very appreciative of your continued support and involvement with your Credit Union.

Despite the economic concerns and the continued difficult financial markets, we are optimistic and are looking forward to another successful year at USSCO. We are making progress with our Moxham renovation, repositioning our Home Equity Line of Credit Product with an introductory rate of 3.25%, along with, a new 9.9% rate on our Platinum Credit Card. Stay tuned for more new competitive financial products and services that will continue to reinforce our commitment to you. . . .

I would like to thank our dedicated employees and our Board of Directors for their continued support and dedication in moving USSCO into the future.

Todd L. Cover
Chief Executive Officer
814-266-4987 ext 4290
tcover@usscofcu.net

Have a joyous and blessed New Year...

NO TRANSFER FEE

CASH BACK

CONSOLIDATE HOLIDAY SPENDING

Balance Transfers to your **VISA Platinum Credit Card** with a **rate as low as 9.9% APR**

No Transfer Fee & CashBack With USSCO!

Let USSCO help you consolidate all your Holiday Credit Card bills into one easy payment with your USSCO VISA Platinum Credit Card. Just complete a Balance Transfer Request at any office location and we will handle the rest.

No USSCO VISA Credit Card? Apply today!

Rates are as low as 9.9% APR*

Earn CashBack with all qualified purchases and balance transfers that are processed as purchases and No Transfer Fees.

*APR – Annual Percentage Rate

USSCO National Credit Union

SEARCH OUR WEBSITE:

MEMBER YELLOW PAGES

HOME RATES BECOME A MEMBER ABOUT US DOCUMENT CENTER CONTACT US

ANNOUNCEMENTS:
FREE Annual Credit Report

Ask Us About Our **Check Plus** Line of Credit

QUICK START: PICK A SERVICE

PERSONAL BANKING HOME BANKING LOGIN BUSINESS SERVICES

Privacy Policy Annual Credit Report **EMPLOYEE LOGIN**

RICHLAND OFFICE & ADMINISTRATIVE OFFICES 832 Carnegie Drive Johnstown, PA 15884

MORGAN OFFICE 622 Centre Avenue Johnstown, PA 15882

SOMERSET OFFICE 100 Elm St. 100 Elmwood Street Somerset, PA 15501

ESKESBURG OFFICE 1784 Washington Street Box 3 Conowingo, PA 15311

New look!

Check USSCO out on the Web

www.usscofcu.org

Account Fees

Effective January 1, 2011, the fee for Regulation D Limitation, NSF Items Returned and NSF Items Paid will be \$32.00 per item.



Dreaming of
HOME IMPROVEMENTS

HOME EQUITY LINE OF CREDIT **3.25% APR*** **Easy Access:**
RATE AS LOW AS **NO Fees**** In Person, Phone, Through Home Banking, For Overdraft, if requested

Adjustable rate is in effect for at least 6 months/adjusts January 1 & July 1. Current rate is as low as 4% APR*. Borrow up to 80% of equity value in your home. Monthly payments are 1.5% of balance or \$100, whichever is greater. *Annual Percentage Rate. **Appraisal may be required.

iBelong NCUA

It's Time To Finish Your 2010 IRA!

If you haven't fully funded your 2010 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.

2011 Nominees for Election to USSCO Board of Directors

The following names have been selected by the USSCO Nominating Committee to be placed on the 2011 USSCO Federal Credit Union Board of Director's Ballot.

The Annual Meeting will be held Thursday, May 12, 2011.

Bonnie Bouch (Incumbent)

Bonnie retired after 33 ½ years from the Cambria County Courthouse as their Human Relations Director. She has served on the Board for 5 years and currently serves as chairman of the Personnel Committee and is a member of the Credit Committee.

Kenneth Mesko (Incumbent)

Ken is the Executive Director for the Cambria County Industrial Development Corporation and is President of Mesko & Associates, Inc. He has served on the board for 5 years and currently holds the position of Board Vice President and serves on the ALCO and Building Committees.

Mark Sotosky (Incumbent)

Mark is the Business Development Manager for ATI Defense, Allegheny Technologies, Inc. He has been a USSCO member since 1987 and has served on the Board for the last 3 years. He currently serves on the Credit 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, 2011. 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.



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

Somerset Office

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

Ebensburg Office

1104 W. High Street
814-472-0615
No Fee CU\$ 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

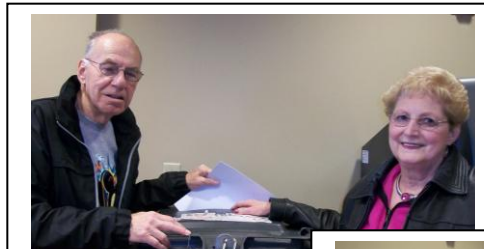
USSCO Services

Savings/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



Thanks to Johnstown Specialty Casting who provided us with Hard Hats and Goggles to wear in the Johnstown Halloween Parade.



Owen & Lucille Hines and Jim Leary were some of the many members who took advantage of the USSCO Shred Days, to dispose of Personal files safely.



Over 450 items were donated by members and staff for the Johnstown Family Kitchen during our Fall Food Drive.

VISA Platinum Credit Card Dinner and a Show Promotion Winners

Richard Grega
Herbert Klusmeyer
Suzette McCombie

Each person will receive two tickets to Cirque Mechanics – Boom Town and a \$25.00 gift card for dinner.



Moxham office renovations are moving along and should be completed by early spring.
Thanks for your patience!