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## Letter from the CEO

#### Dear member,

2021 Fall Newsletter

It's getting close to the end of summer. I am reminded of how fragile our society is but your credit union's resilience and performance continues.

We have a great professional team who continue to work to improve your member experience and the credit union.

We have weathered a summer car shortage which created a lending drop. Car dealers have had a long wait for much-needed new car inventories because manufacturers couldn't get the electronic chips that power the cars. Despite this unexpected challenge, we've continued to perform well.

As we get vacations behind us with the start of the fall, we are very optimistic about our efforts to improve the credit union's infrastructure and operations.

In the next 6-12 months, we plan to build and introduce a brand-new website. The old website served us well for well over 10 years and we more than got our money's worth. Unfortunately, we know the site infrastructure and technology can't continue to keep pace. Therefore, we will overhaul it and take advantage of the latest technology advances in website design including social media functionality. When we're done, we'll have a state-of-the-art, robust, user-friendly site to help us interface with more members and serve you even better!

The scammers and fraudsters are out there every day trying to steal your hard-earned money along with your identity. Your USSCO EMV chip cards stop them in their tracks—if you follow some simple guidelines. If merchant has a chip card reader, use it. Don't swipe your cards! And don't forget to change all your passwords for sites you use often—including our NetTeller online banking. You should do this several times a year at the very least.

Save the date! October is **Member Appreciation Month**. We'll have **FREE** coin counting all month and **FREE** shredding October 18–23. We'll be giving out small items to thank you for your membership, along with some **GREAT PRIZE GIVEAWAYS** in all branches. You don't want to miss the fun!

We are very proud to be recognized as a credit union leader among our peers and are very thankful for the continued support and dedication of our employees, Board of Directors, and especially you—our members.

Let's continue to build a stronger USSCO for the future together.

### Sincerely,

Todd L. Cover

20P Cover

Chief Executive Officer 814.266.4987 x4290 tcover@usscofcu.net

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# Save the Date! October Is Member Appreciation Month

### Mark your calendars because you don't want to miss the fun.

2021 Fall Newsletter



# USSCO home equity, HELOC, and consumer loans can...

Make dreams come true!



FREE coin counting all month and FREE shredding October 18 to 23.

We have some **GREAT PRIZE GIVEAWAYS** and some other surprises.





Four lucky members—one from each community office—will win a 50" LG NanoCell 80 Series LED 4K UHD Smart webOS flat screen TV; four more will win a Bose SoundLink Revolve+ II Portable Bluetooth Speaker.





And one very lucky member will win the **GRAND PRIZE**, a 65" LG NanoCell 90 Series LED 4K UHD Smart webOS flat screen TV!

Thanks for being such a great USSCO member! Stay tuned...

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