2022 Summer Newsletter

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Letter from the President & CEO

Dear fellow member,

After the last two years, it is so good to hear that people are traveling with summer vacations, attending baseball games, and enjoying the sunshine!

Despite concerns over increasing prices and inflation, your credit union continues to perform well. We had a great first half of 2022—surpassing our budget! We continue to improve internal operations, all while maintaining our excellent member service!

Recent highlights include

- We added two new community nonprofits as ways for people to join USSCO. Members can now join through Fraternal Order of Police, Lodge No. 86, Humane Society of Cambria County, or Friends of the Cambria County Library. USSCO donates to the selected organization on their behalf.
- Our outdated website is gone, replaced by a much more member friendly site with an updated look and feel, as well as several security and monitoring features not available before. USSCO continues to leverage technology.
- The website provides an opportunity for members to make loan payments online with an ACH or debit card option instead of payment coupons. This "Make a Loan Payment!" feature/functionality is proving to be very popular with our members.
- We acquired two investment properties adjacent to our parking lot in Moxham and are analyzing our future plans for the office. Stay tuned.

As a community based, member focused financial institution, our employees are truly our most valuable asset. Two long-time team members—Jeff Hill and Dave Saylor—recently retired from USSCO. Both made significant contributions to our organization and we wish them the very best in retirement.

Don't forget to "Ask for USSCO/KLA Financing at the Dealer!" It is a great time for a new vehicle, boat, motorcycle, etc.

Thank you for your continued support and business!

Sincerely.

Todd L. Cover

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President & CEO tcover@usscofcu.net



Help us STOCK THE SHELTER in September!

We'll be taking donations—including cash and gift cards—all month. They need specific brands of food, toys, litter, etc. to standardize care so please check out the official list by viewing or downloading at usscofcu.org/Resources/What'sHappening? on September 1st.

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L-R Jess Ola, USSCO's Richland Community Office Manager; David Saylor, USSCO's Somerset Community Office Manager II; and Shannon Knopp, USSCO's Ebensburg Community Office Manager II



L-R Jeff Brlansky, USSCO'S Chief Lending Officer, and Shawn Hildebrand, USSCO's IT Manager

The MegaShow Is Back and It's Not Just for Somerset County Anymore

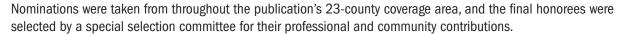
Somerset County's MegaShow and Cambria County's Home, Garden & Business Expo joined forces in March 2022 for one big mega event.

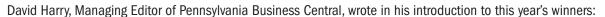
It was great to see everybody at the new location in Galleria Mall. It's always a good turnout and everyone missed it during the Pandemic. Make sure you stop by and say hello next year at the Galleria.

P.S. If you see Dave Saylor out and about in Somerset, he'll probably have a huge grin on his face. He finally retired in June. Thanks for all the laughs along the way, buddy!

USSCO Named to PA Business Central's 2022 Top 100 Organizations

We are proud to announce that USSCO Federal Credit Union earned a spot on the prestigious Pennsylvania Business Central 2022 Top 100 Organizations published on February 25, 2022.





This year's Top 100 Organizations are leaders in their chosen fields, bringing new ideas, technology and services to their counties and spheres of influence. With the unpredictability of various markets and the ever-changing fiscal landscape of our country, these organizations have shown that smart business practices and shrewd decision-making can make all the difference in surviving unforeseen obstacles. They are examples of not only survival in difficult times, but of excelling through adversity.

Other local businesses and organizations included major banks, hospitals, and other industry leaders and large employers such as Allegheny Lutheran Social Ministries, Ben Franklin Technology Partners, Catanese Group, CJL Engineering, Concurrent Technologies Corporation, Dale Oxygen, Greater Johnstown Career & Technology Center, JARI, JWF Industries, Mt. Aloysius College, Pennsylvania Highlands Community College, Wessel & Company, etc.

"I'm very proud that Pennsylvania Business Central honored us as one of its 2022 Top 100 Organizations," Todd Cover, USSCO's President & CEO, said. "USSCO was one of twenty-two local businesses chosen from Cambria and Somerset Counties. It's an impressive group, but we wouldn't be recognized without the efforts of our team or the support and trust of our wonderful members!"

He added, "Our board of directors, supervisors, and employees are dedicated professionals ready to help you navigate financial issues, answer any questions or concerns, and suggest solutions. Give us a call or stop by. We're here to help you."

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