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An Insight into the happenings at USSCO Federal Credit Union

Spring 2026



EVERYONE can join **USSCO!**
USSCO
 Federal Credit Union

2026 Holiday Closings

Jan 1 st	New Year's Day	Sep 7 th	Labor Day
Jan 19 th	MLK Jr. Day	Oct 12 th	Columbus Day
Feb 16 th	Presidents Day	Nov 11 th	Veterans Day
Apr 3 rd	Good Friday [noon closing]	Nov 26 th	Thanksgiving
May 25 th	Memorial Day	Dec 24 th	Christmas Eve [noon closing]
Jun 19 th	Juneteenth	Dec 25 th	Christmas
Jul 4 th	Independence Day	Dec 31 st	New Year's Eve [2 pm closing]

Set money aside year-round, so you can splurge when the time comes!



Letter from the CEO

As we welcome the new year and Winter turns to Spring, we reflect on the previous year but also look forward to the new growth of Spring. This Spring, USSCO is launching our newest product offering, The Berenstain Bears® cub accounts specially designed for kids ages 0 to 10. Each new Cub Account member will receive special gifts, including a licensed activity book, piggy bank and a copy of the book, The Berenstain Bears Visit the Credit Union. USSCO is the 15th Credit Union in the United States to adopt this youth program. We feel that starting kids out on the right financial path is a huge step in developing financial literacy within the community. Our leaders will be able to work with schools to promote the program and reach as many children as we can to educate them on the world of money.

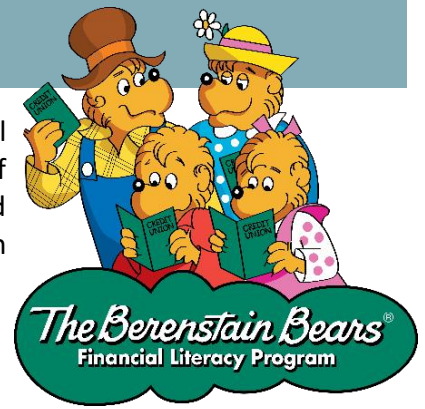
Coming up in May, USSCO will be hosting our 68th Annual Business Meeting on May 20th, 2026 in our Richland Office. Members are welcome to join us as we present our financial results from 2025 and conduct our annual election of officers. Please visit our website with details on how to register for the event.

I would like to welcome our two newest Board of Director members, Jeff Soha and Andi Palmar. Both were appointed to the Board in the fall of 2025 due to some recent resignations. We look forward to working and growing with the entire Board in 2026 and beyond. If you know them, stop and congratulate them both.

[continue on back]

The Berenstain Bears[®] Are Coming!

USSCO Federal Credit Union is proud to partner with The Berenstain Bears[®] Financial Literacy Program. USSCO believes it's never too early to start understanding the value of money. This program teaches the Save, Share, Spend, Earn concept in a fun and interactive way that can help children grow up to make good financial decisions. Join us in sharing this fun story of smart money management with a child in your life.



- "The Berenstain Bears Visit the Credit Union" Book*
- The Berenstain Bears Activity Book*
- USSCO Credit Union Piggy Bank*
- Cub Account Membership Card*
- Higher dividend on first \$1,000 deposited**

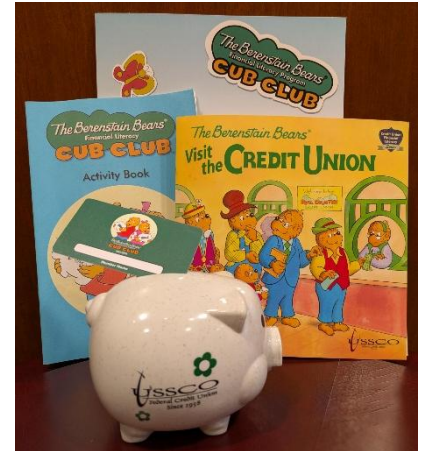
Newborns to 10 years of age 🐻 Learn more @ usscofcu.org/cub-accounts

*One per child. Child must be present. While supplies last.

**Higher dividend on first \$1,000 deposited. Over \$1,000 receive current rate.

**Rate subject to change.

The Berenstain Bears Copyright, Berenstain Enterprises, Inc. 2026.



2026 Annual Meeting

ATTENTION: USSCO Members...

The Annual Meeting is coming soon, and you are invited!
This is a great time to meet and speak with the Board of Directors and Branch employees.

ANNUAL MEETING

📅 Wednesday, May 20, 2026

🕒 End of Workday

📍 Richland: 532 Oakridge Drive, Johnstown, PA 15904

☎️ If you plan on joining us, please let us know to expect you. Not mandatory just appreciated.



ATTN: Business Owners



Is your business looking for **HR benefits for employees**? It's simple! Just ask for a SEG letter. The USSCO can be there for the employees.

Looking at new equipment and need a **business loan**? Think of us. USSCO Federal Credit Union may be able to finance that for you.

Does your company accept a lot of checks? You might be interested in our U-Capture -- where we place a check scanner at your place of work... it is easy, no-account analysis.

LYNNE FAINT, USSCO BUSINESS DEVELOPMENT MANAGER

📞 814-421-1019 ✉️ lfaint@usscofcu.net

Ebensburg Ribbon Cutting...

118 Industrial Park Road opened January 13, 2026



USSCO Federal Credit Union's Ebensburg branch officially opened their newly constructed location at 118 Industrial Park Road. On Tuesday, January 13th, USSCO FCU held a ribbon cutting ceremony to mark the occasion.



"We are really excited for the new location," mentions Greg Sisitki, USSCO CEO. Scott Morris USSCO Board President adds, "when we broke ground on this project, we didn't just set out to build a building, we set out to build a home for our members. We designed this space to be accessible, modern and welcoming. A place where you can feel comfortable discussing your financial goals."



***Make sure you stop in and say hello.
Thank you for your membership.***



Time to get started on some spring cleaning! Include your finances. Well-organized money management can help you reach saving goals. Six ways to spring clean your savings and make sure your financial goals are on track.

1. Organize your financial goals: Start by revisiting financial goals. Have they changed? Refocusing your goals will help ensure your savings align with current needs and future aspirations.

2. Polish your savings accounts: Look close at your savings accounts & evaluate:

- Interest rates. Consider switching to a high-yield savings account or a credit union account with better returns.
- Fees. Check for maintenance fees or minimum balance requirements. They can secretly erode savings over time.
- Accessibility. Make sure you're not keeping all your savings in accounts that are too easy to dip into.

3. Spruce up your budget: Give your budget a glow-up this spring. Here's how:

- Track expenses. Review spending habits and identify where you can cut.
- Adjust categories. Tweak your categories to better reflect your current reality.
- Automate your savings. Set up automatic regular transfers from your checking account to your savings.

4. Clean up subscriptions: Review statements or use a subscription tracking app to identify recurring charges for services you no longer use. Canceling some can help.

5. Make your emergency fund shine: No emergency fund? Is your fund getting skippy? Now's the time to build it up. Aim for at least three to six months' worth of living expenses to ensure you don't need to dip into savings when the unexpected happens.

6. Dust off your debt: List debts, with balances, interest rates and minimum payments. Choose a repayment strategy. Go with the snowball method, pay off the smallest debts first to build momentum, or the avalanche method, pay off the highest-interest debts.

As you declutter your home, spruce up your savings, use these tips to get started.

From Tuition to Transitions fund life's BIG moments

FIXED RATE

HOME EQUITY LOAN

NO APPRAISAL FEES
on qualifying promotional applications

Contact a Loan Officer Today!

NCUA
MEMBER
NMLS#456922

Do your kiddos have money from birthdays or the holidays? Start them a savings account!

JUNIORS

SAVINGS ACCOUNT

2.75%
APY

It's never too early to start learning the value of money. This account provide an age-appropriate way to learn financial lessons to last a lifetime.

ON NEW & CURRENT ACCOUNTS
Restrictions may apply.

**Higher dividend on first \$1,000 deposited. Over \$1,000 will receive current rate.



Available to members 11 to 17 years of age!



The Berenstain Bears®
Financial Literacy Program

CUB ACCOUNT

2.75%
APY

ON NEW & CURRENT ACCOUNTS
Restrictions may apply.



**One per child. Child must be present. While supplies last. **Higher dividend on first \$1000 deposited. **Over \$1000 receive current rate. Rate subject to change. The Berenstain Bears Copyright, Berenstain Enterprises, Inc. 2026.

A YOUTH SAVINGS ACCOUNT THAT MAKES YOU CELEBRATE!



- "The Berenstain Bears Visit the Credit Union" Book*
 - The Berenstain Bears Activity Book*
 - USSCO Credit Union Piggy Bank*
 - Cub Account Membership Card
 - Higher dividend on first \$1000 deposited
- Newborn to 10 years of age**

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USSCO FCU remains to be a strong presence in each of the communities that we serve. The Ebensburg location recently opened our newest branch office, it is a modern look for us, please stop by and check it out. In Somerset, we continue to grow with our support of Somerset Area High School through our partnership with The Challenge Program. Our main administrative office in Richland continues to support the Richland Student of the Month program. The Moxham branch offers a wide array of donations to support local

businesses and organizations. USSCO believes in strong community ties and we will continue to support all of the communities in Cambria and Somerset counties. USSCO has a lot of opportunities for you and your family to grow not only financially but educationally. Please help us spread the word, so we can continue our path of community service and financial literacy.

Greg Sisitki, CEO

*Strong Community Roots,
Not Just Branches.*

USSCO

Federal Credit Union

RICHLAND | MOXHAM | SOMERSET | EBENSBURG

866.877.2628 www.usscofcu.org

In The Next Issue >>>

- 2026 Annual Meeting Updates
- 2026 Scholarship Winners

Have something to share, please let us know.



NMLS#456922



We Have 4 Convenient Locations to Serve You | No Fee CU\$ ATM | Routing/Transit Number 231381569

Richland • Moxham • Somerset • Ebensburg • www.usscofcu.org • 866.877.2628

To report a lost or stolen USSCO Debit Card, call 1.800.682.6075
Debit card transaction assistance line, call 1.800.547.1350

To report a lost or stolen USSCO Credit Card, contact Elan's 24-Hour Cardmember Services at 1.800.558.3424
or by email by logging into your account and clicking on Messages.

