

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

JUNIORS

SAVINGS ACCOUNT

2.75%

ON NEW & CURRENT ACCOUNTS
Restrictions may apply.

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.

Available to members 11 to 17 years of age!

NCUA



A YOUTH SAVINGS ACCOUNT THAT MAKES YOU CELEBRATE!



The Berenstain Bears® Financial Literacy Program CUB ACCOUNT

2.75%

ON NEW & CURRENT ACCOUNTS
Restrictions may apply.

- "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

*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.

NCUA

With Summer comes a lot of projects and USSCO FCU's branches are no exception to work needing completed. We have a contractor in place for the following items:

- Roof – Richland (July/August)
- Moxham – Parking Lot seal (May 2026)
- Somerset – Generator install by Wiedenhoft Electric (June 2026)

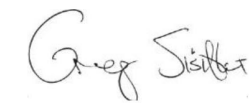
USSCO FCU always gets excited to support local charities and sports teams. This year will be our 4th year sponsoring the pitching change at the Johnstown Mill Rats. We love to sponsor the Johnstown Tomahawks.

We support local first responders, festivals & schools.

I would like to thank the Staff and the Board of Directors for another successful 2025 and look forward to seeing how 2026 shapes up.

Reminder, Member Appreciation Month is in October which includes FREE coin counting and a FREE Shred Week.

We have lots of fun things planned this summer. Stop by and see us!



Greg Sisitki, CEO & fellow Member

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 Member Appreciation Month
- Toys for Tots and Santa's Visit
- 2027 Holiday Closings

Have something to share, please let us know.

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]

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.

in this issue >>>

- Letter from the CEO
- Student Scholarship Winners
- Annual Meeting Update
- Food Truck Fridays

Congratulations 2026 Graduates!



An Insight into the happenings at USSCO Federal Credit Union

Summer 2026



EVERYONE can join USSCO!

USSCO

Federal Credit Union

The Easiest Way to SAVE MONEY FOR A RAINY DAY

NCUA

LIFE HAPPENS! YOUR ACCOUNT DOESN'T HAVE TO FEEL IT

GET YOUR SAFETY NET: Checking Plus Line of Credit

NCUA

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

FUND YOUR FUN

with a Club Account

NCUA



NMLS#456922



Letter from the CEO

Our spring time weather was filled with lots of rain but with the rain comes growth. USSCO FCU was no different. We introduced Cub Accounts and the improved Junior Savers accounts which pays a higher interest rate on the first \$1,000 in the account. USSCO FCU values our younger generation as well as the established membership. As we look forward to promote more financial literacy, these two accounts will help grow our member base for the future.

Speaking of young people, USSCO FCU is proud to be able to award four \$2,500 scholarships to one deserving, qualifying member in each branch location (see page 2). These scholarships would not be possible without the help of our Members. The candy bars that we sell in the branches goes a long way toward our goal of \$10,000 to help with the scholarships. In today's world the scholarships are so valuable. **Thank you to all who gave.**

USSCO FCU held its 68th Annual Business Meeting on May 20th at the Richland Office. After the meeting, we were treated to a nice catered dinner. Reminder for 2027: Members are welcome to come to the Annual Meeting to hear about the previous year and hear about the future of the Credit Union. During dinner, Board Members and Staff are available to meet/discuss topics affecting the credit union.

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2026 Scholarship Winners...

Best Wishes on Your Future Adventures!

Education and community involvement are extremely important here at USSCO Federal Credit Union. Paying for higher education—whether at an accredited technical school or college—is getting more expensive. USSCO Federal Credit Union has awarded four \$2,500 scholarships—one from each community office—to high school seniors who will be continuing their education at an accredited institution, either college or technical school, in 2026.

To qualify, students must have an account in good standing at USSCO FCU, fill out an application, attach all supporting documentation, and submit by the deadline to help us review and rank each candidate.

'26 USSCO SCHOLARSHIPS WERE AWARDED TO:

The Staff and Leadership at USSCO FCU are please to present the following students a scholarship this year:

RICHLAND COMMUNITY OFFICE

- Madison Roman, Conemaugh Township High School: \$2,500 – Madison plans to attend Slippery Rock University and major in Physical Therapy.

MOXHAM COMMUNITY OFFICE

- Addison Rosko, United High School: \$2,500 – Addison plans to attend Fairmont State University and major in Forensic Science.

SOMERSET COMMUNITY OFFICE

- Addison Younkin, Somerset Area Senior High School: \$2,500 – Addison plans to attend Duquesne University and major in Occupational Therapy.

EBENSBURG COMMUNITY OFFICE

- Vanessa Spaid, Portage Area High School: \$2,500 – Vanessa plans to attend Slippery Rock University and major in Exercise Science.

CONGRATULATIONS TO ALL GRADUATING SENIORS!



FIXED RATE

HOME EQUITY LOAN

NO APPRAISAL FEES

on qualifying promotional applications



2026 Annual Meeting

Wednesday, May 20th at Richland Administrative Office

During the USSCO Federal Credit Union 68th Annual Meeting, the topics were:

- Supervisory Committee Report
- Financial and Operational Highlights
- 2026 and Beyond
- Review of USSCO Federal Credit Union’s By-Laws

Dinner was catered by the very talented and USSCO Member Flair of Country. Thank you to everyone that stopped by meet and speak with the Board of Directors and Branch employees!

Don’t forget that October is Annual Member Appreciation Month!
Be on the lookout for more information on prizes, giveaways and special happenings to celebrate YOU!

EVERYONE IS WELCOME!
OPEN TO THE PUBLIC!

FOOD TRUCK

USSCO Federal Credit Union
Richland Branch
532 Oakridge Drive
Johnstown, PA 15904

FOOD TRUCK DAYS!

Richland Branch || Everyone is Welcome || Open to the Public

Friday, June 5	9am - 12pm	James Leigh Coffee
Friday, June 26	11am - 2pm	Lizzie’s Wagon
Friday, July 10	9am to 12pm	Travelin’ Tom’s Coffee
Friday, July 17	11am to 2pm	Iron City BBQ
Friday, July 24	8am to 12pm	Lost Layne Coffee Co.
Friday, August 21	11am to 2pm	Wood Fire Nomad Pizza

We still have dates available in July and August.
If you have a truck or know someone that may be interested, please let us know!
Check our social media for possible updates to the schedule.



Ahh... summer! The season of flip-flops and sunscreen, of lemonade and baseball. What’s not to love?

Summer can also be the season of overspending for some. When the sun is blazing across a cloudless sky and the day stretches on with endless possibilities, purse strings are looser and cards are swiped with abandon. Nothing kills summer fun like a busted budget and a mountain of debt.

Keeping your finances intact throughout the summer is possible if you’re ready to plan ahead and make responsible choices. Here are four tips for a financially fit summer.

- 1. Prepare for a possible change in income**
If you’re a freelancer, business owner or get paid per diem, expect to see a drop in income during the summer. Business is notoriously slower across many industries at this time, so it’s best to be prepared for this reality. To avoid dipping into savings or going into debt, trim your discretionary spending and use the extra funds to cover non-discretionary expenses. You can also choose to find a side hustle for the summer to cover the gap in your income.
- 2. Get your budget summer-ready**
Your budget will see some changes in the summertime, and it’s wise to prepare it in advance instead of being caught unaware. Here are some changes you might expect:
 - Higher utility bills
 - Increase in fuel prices
 - Travel expenses
 - Increased activities for kids
- 3. Create a vacation budget**
Build a workable budget for your summer getaway to avoid overspending. Attach a dollar amount for your hotel stay, car rental, food costs, transportation, entertainment and outings as well as any other costs you expect to encounter during vacation.
- 4. Review and adjust as necessary**
Blowing a budget is never an excuse to go all out and overspend without considering the consequences. To avoid falling into this trap, review your budget and overall spending on a regular basis. Being aware of the state of your finances will make it easier to make responsible choices going forward.