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- NEW Ebensburg Location Opening



An Insight into the happenings at USSCO Federal Credit Union

Winter 2026



2026 Holiday Closings		
Jan 1 st	Sept 7 th	Labor Day
Jan 19 th	Oct 12 th	Columbus Day
Feb 16 th	Nov 11 th	Veterans Day
Apr 3 rd	Nov 26 th	Thanksgiving
May 25 th	Dec 24 th	Christmas Eve [noon closing]
Memorial Day	Dec 25 th	Christmas
Juneteenth	Dec 31 st	New Year's Eve [2 pm closing]
Jul 4 th		



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

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EVERYONE IS WELCOME...

ALZHEIMER'S SUPPORT GROUP

2nd Monday of Every Month: 7 - 9 PM

Conemaugh East Hills
1450 Scalp Avenue Johnstown
Info: 814.533.8800

Letter from the CEO

As we begin the new year, we have a chance to reflect on the previous year. At USSCO, we experienced some change, as we opened our new building in Ebensburg at 118 Industrial Park Road. The building was open for business on December 16th. The Board of Directors and management would like to thank all the members for their patience during this transition. If you haven't stopped by to see the building, please do not hesitate to see what a wonderful job everyone did to get this building ready for our members.

Exciting new projects are on the horizon for USSCO FCU in 2026, including our new partnership with Franklin Mint CU and the Berenstain Bears®. We are still in the implementation phase; the product is scheduled to be launched in the first quarter of 2026. This new membership product will also help us to promote financial literacy at a young age and will be available to kids 0 to 10 years of age, with parent or guardian as a joint member. There will be a special dividend rate for the young ones along with welcome to the Credit Union gifts such as a branded logo piggybank, a Berenstain Bears® activity book and one of my favorite items, a USSCO FCU branded book titled The Berenstain Bears® Visit the Credit Union. This partnership is made possible by our friends at Franklin Mint CU, we are the 15th Credit Union in the country

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Board of Directors Election: May 20 @ 5:30pm Richland Administrative Office

The USSCO FCU Nominating Committee placed the following names on the 2026 Board of Directors Ballot.



Bonnie Bouch [Incumbent]

Bonnie has served on the USSCO board for more than 20 years as well as on our advisory board. She was employed by Cambria County Courthouse and retired after 35 years of service. Bonnie held the position of HR Director for many of those years, responsible for a \$36 million-dollar payroll, employee health benefits, and negotiating labor union contracts. Active in her church, Bonnie and her husband Terry serve as Deacons.



Mark Sotosky [Incumbent]

Mark has over 35 years of executive-level management experience in Metals Manufacturing and Engineering. He is Director of Business Development at CJL Engineering. Mark has served on the USSCO Board and Business Loan Committee for more than 15 years as well as the Board of Directors for Bridges Cooperative Ministry (formerly UMHS). He also volunteers as a coach at Conemaugh Township for Boys Soccer. Mark and his wife Jill are blessed by their seven children and fourteen grandchildren.



Rick Wilson [Incumbent]

Rick has over 20 years of commercial banking experience and 25+ years as the Administrator/CEO of Arbutus Park Retirement Community in Richland. Rick has been on the USSCO Federal Credit Union Board of Directors since 2000. In addition, Rick is the Chairman of the Credit Committee and a member of the ALCO Committee. Rick and his wife share three grown children and one adorable grandson.

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 three years, minimum age requirement 18, bondable, community involvements, and must not be affiliated with any interests that conflict with USSCO policies. Nominations by petition must be received no later than April 6, 2026. The election will not be conducted by ballot and there will be no nominations from the floor when the number of nominees equals the number of positions to be filled.

2026 USSCO Scholarship Applications Available

Education and community involvement are extremely important to everyone here at USSCO Federal Credit Union.

Paying for higher education—whether at an accredited technical school or college—is getting more expensive all the time. Our Student Scholarship Program can help you make your education dreams come true.

We grant four \$2,500 scholarships to deserving graduating high school seniors, one per community office. The scholarships will be presented at the students' senior awards ceremonies.

Please fill out the scholarship application and return it along with your supporting documentation by 6:00 PM on Friday, 2/6/2026 so we have enough time to review it and make our final selections.

Mail to: Marketing Department, USSCO Federal Credit Union, 532 Oakridge Drive, Johnstown PA 15904

Fax to: Jill Harbaugh, Marketing Department, 814-266-1575

Drop off: at one of our four conveniently located community offices, ATTN: Marketing Department

We hope you take advantage of this scholarship opportunity. It's one way we try to give back to our members graduating from high school.

If you have any questions, please contact Jill Harbaugh at 814-266-4987 x4240 or jharbaugh@usscofcu.net.



Ebensburg Opening...

118 Industrial Park Road opened December 16, 2025



On Tuesday, December 16th, USSCO Federal Credit Union official opened the new Ebensburg Community Office.

The new branch, located at 118 Industrial Park Road in Ebensburg, features two drive-thru lanes, a drive-up ATM, enhanced parking, etc. USSCO Federal Credit Union is rolling out modern technology and design.

We are all very excited with the finished product. Thank you to PW Campbell and Contractors.

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

Lobby Hours:

Monday - Thursday: 9:00 AM to 4:30 PM

Friday: 9:00 AM to 6:00 PM

Saturday: 9:00 AM to 12:00 PM [Noon]

Saturday by appointment only

Drive-Thru Hours:

Monday - Thursday: 8:30 AM to 4:30 PM

Friday: 8:30 AM to 6:00 PM

Saturday: 9:00 AM to 12:00 PM [Noon]

USSCO Technology Solutions: 24 Hours ATM Banking / Online Banking / Mobile Banking / Bill Pay / Telephone Banking / eStatements and eDocuments



The holidays are over, and with the start of a new year, we are often dealt a case of "Santa shock". Main symptoms are the result of the schedule being in disarray plus first credit card statements haunting as the ghosts of purchases past! Good news is, all it takes is some self-care and planning to recover.

1) Declutter & Reorganize: Get your house organized! Move all the holiday clutter into one area. Make a list of all you need to do to get your home livable. Enlist the help of all household members to divide and conquer it all. In no time, your living space will be looking neat and organized again.

2) Reestablish Routine: Getting back into a normal post-holiday routine can be hard. Set a regular sleep schedule, plan balanced meals and reintegrate daily exercise. Returning to a structured routine will help you feel more grounded and reduce the disorientation that accompanies the post-holidays.

3) Help Your Budget Recover: Get your budget back on track:

- Consider a no-spend month.** Resolve to only spend money on what you truly need for an entire month after the holidays. This will help your budget get back on track quickly.

- Assess your holiday spending.** Take a look at how much you spent so you have an idea of how much you'll need to pay off sooner than later.

- Make a plan for any carryover debt.** If you put a bit too much on credit (meaning "borrowed money") during the holidays, make a plan to pay it off as soon as possible.

- Consider a holiday club account for next year.** A holiday club account will allow you to spread the cost of the holidays across the rest of year to help pay for all of the season's expenses without taking on debt.

4) Prioritize Self-Care: The holidays can leave you feeling drained. To fully recover from, prioritize self-care after the holidays. **Whatever revives you!**

Turn miles into memories with an auto refinance loan*

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up to **1% OFF**

CURRENT RATES!

Certain restrictions apply.**

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**Offer available on the refinance of a 2020 or newer vehicle currently financed through another financial institution. Refinancing of current USSCO Federal Credit Union and purchase transactions are not eligible for this offer. Auto refinance loan offer available for a limited time. USSCO Federal Credit Union will pay retitling fee of \$108.00.

FEDERAL HOUSING FINANCIAL CENTER
NMLS# 458922

NCUA

to offer this program. At launch, our website will offer a page dedicated to the program and will offer things like coloring pages, resources for teachers and parents and a link to the Bear Country site where kids can access financial games/resources. We are very excited about bringing financial literacy to this group of kids.

USSCO also launched our new Auto Refinance pilot program. This product is designed to help members who may have purchased a car these past couple of years with higher rates from another financial institution. Give us a chance and we can try to help save on your monthly payments by refinancing with USSCO, some restrictions apply.

We are looking forward to serving our membership in 2026 and beyond. I would like to thank you for your membership in our wonderful credit union.

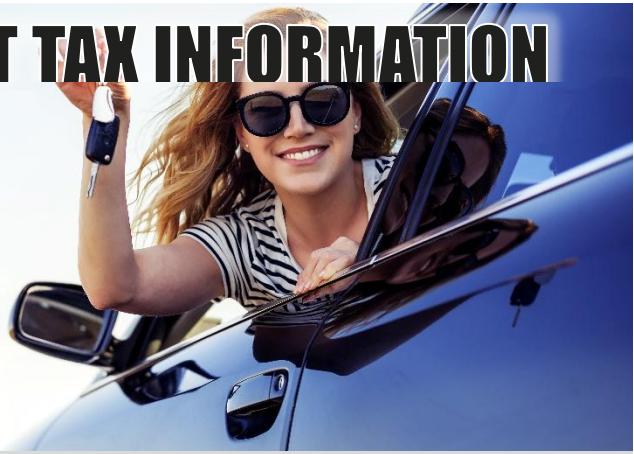
I would like to wish everyone a great 2026!



Greg Sisitki, CEO

IMPORTANT TAX INFORMATION

New Vehicle Loan Interest Deduction For 2025



Dear Members: This is to inform you about a new federal tax benefit that may apply to your 2025 vehicle loan. Under the **One Big Beautiful Bill Act**, the IRS now allows eligible taxpayers to deduct up to **\$10,000 per year** in interest paid on qualified vehicle loans for **new personal-use vehicles** purchased in 2025 thru 2028.

WHAT YOU NEED TO KNOW: To qualify, the following criteria must be met:

- Vehicle Type:** Must be a new car, SUV, pickup truck, minivan or motorcycle.
- Final Assembly:** The vehicle must have undergone final assembly in the United States. Determined by the vehicle's VIN Number and must begin with: 1, 4, 5, 7F thru 7Z or 70
- Loan Originator:** The loan must have originated on or after January 1, 2025.
- Use:** The vehicle must be for personal use only
- Weight Limit:** Must have a gross vehicle weight rating under 14,000 pounds.
- Income Limits:**
 - Deduction begins to phase out at **\$100,000 MAGI** for single filers and **\$200,000 MAGI** for joint filers.
 - It is reduced by **\$200 for every \$1,000** above the threshold and phases out completely at **\$150,000 (single)** or **\$250,000 (joint)**.

IRS REPORTING REQUIREMENTS: The USSCO FCU will be mailing out a personalized letter with the necessary tax information to those members that qualify based on the criteria listed above. When filing your 2025 federal tax return, you will need to complete **Schedule 1-A** and include the **Vehicle Identification Number (VIN)** of the qualifying vehicle.

We encourage you to consult with a tax professional to determine your eligibility and ensure proper documentation. If you have questions about your loan or the information provided, please contact your local USSCO FCU branch location or visit www.usscofcu.org.



In The Next Issue >>>

- 2026 Annual Meeting Details*
- The Berenstain Bears® Cub Account*

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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.



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