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An Insight into the happenings at USSCO

# Summer 2025



## Reminders >>>

### "CATFISHING" SCAMS!

Catfishing sets up accounts on social media to reel you into phony relationships to steal your identity, money, or heart!



**DON'T GET CAUGHT IN THEIR NETS!**

### AVOID PUBLIC WI-FI

Public Wi-Fi is a great hunting ground for crooks. Steer clear if you can.



**Bonus Tip:** Secure your own home Wi-Fi with a strong password.

Avoid **ALL** online banking or password logins while using public Wi-Fi!

# WE ARE HIRING!

 **USSCOFCU.ORG**

EQUAL OPPORTUNITY EMPLOYER

Check Indeed.com

## Letter from the CEO

### Dear Fellow Member...

As spring winds down and summer begins everyone starts to plan and dream of vacations, home renovations and sunshine! USSCO has a lot of projects and updates coming for membership, including our new branch location in Ebensburg. We broke ground on April 29<sup>th</sup> and we are hoping to have construction completed in the fall of 2025. We have sealed the parking lot in Richland, it looks great. USSCO leadership has selected the \$2,500 Scholarship winners at each of our branches and we will be delivering the news to the winners at their school's awards ceremonies. Congratulations to all the participants that submitted applications, this year was very hard to choose the winners.

Over the years USSCO FCU has sponsored many charities and local community events, we will continue to support and grow within our communities. During the 2024-2025 school year, USSCO partnered with the Challenge Program to sponsor Somerset Area High School as part of our push for financial literacy and education in schools. It was an exciting and rewarding venture that we hope to continue into the years to come.

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## Best Wishes On Your Future Adventures!

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. 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 2025.

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

2025 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**

- Chanith Jayasooriya, Westmont Hilltop Senior High School: \$2500 – Chanith plans to the University of Pittsburgh and major in Electrical Engineering.

### **MOXHAM COMMUNITY OFFICE**

- Marley Teeter, Conemaugh Township Area High School: \$2500 – Marley plans to attend Slippery Rock University and major in Journalism.

### **SOMERSET COMMUNITY OFFICE**

- Isaac St. Clair, Somerset Area Senior High School: \$2500 – Isaac plans to attend Pennsylvania State University and major in Aerospace Engineering.

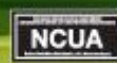
### **EBENSBURG COMMUNITY OFFICE**

- Jocelyn Myers, Forest Hills High School: \$2500 – Jocelyn plans to attend Slippery Rock University and major in Biology.

**CONGRATULATIONS TO THIS YEAR'S USSCO SCHOLARSHIP WINNERS  
AND ALL GRADUATING SENIORS!**



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# Ebensburg Groundbreaking

118 Industrial Park Road set to open in the Fall of 2025



## 2025 Annual Meeting

Wednesday, May 21, 2025 || USSCO Richland Office

During the USSCO Federal Credit Union 67<sup>th</sup> Annual Meeting, the following topics were covered:

- Supervisory Committee Report
- Financial & Operational Highlights
- 2025 & Beyond
- Review of USSCO'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!



Old Ride? Check out our great rates!

Speak with one of our Loan Officers or  
Ask for **USSCO/KLA Financing** at the Dealer!



Money can be tricky, but learning how to manage it early makes a huge difference. Have you ever gotten an allowance, birthday money or earnings from a side hustle and spent it all too fast? If so, you're not alone! That's why the **50/30/20 Rule** is a great way to help divide money wisely.

**What is the 50/30/20 rule?** A simple rule to manage money by splitting it into three categories:

**50% - Needs:** Must spend money on.  
**30% - Wants:** Fun stuff you want.  
**20% - Savings:** Money for the future.

**Let's break it down with an example.** If you earn \$20 a week, here's how you would divide it:

**\$10 for Needs.** School supplies, an expense or personal care items.  
**\$6 for Wants.** Your fun money!  
**\$4 for Savings.** Set this aside for a big purchase, like a new phone, or to grow your savings for the future!

**Why does this rule work?** Following this rule teaches you smart **spending** habits early. **Here's why it works:**

You won't waste all your money. By dividing your money this way, you'll always have enough for things you truly need. You still get to have fun! You build a savings habit.

# final thoughts...

## Strong Community Roots...Just Not Branches

*Tribune-Democrat Simply the BEST CREDIT UNION again for the seventh year in a row!  
BEST CREDIT UNION (10 years in a row) and BEST COMPANY CULTURE in Somerset County!  
BEST CREDIT UNION and BEST CUSTOMER SERVICE in the Mainline!*



*[continue front front]*

Our team in Ebensburg also contributed by sponsoring a stop in the Great Race in the Ebensburg Community in April.

On May 21, 2025, USSCO held its annual business meeting to discuss 2024 and coming events in 2025. 2024 was another strong year as we continue to grow our membership while realizing our mission to help members succeed financially.

I personally would like to thank the volunteers on the Board of Directors and the entire staff. We could not succeed without you.

This summer, I am excited to be working on the construction process for the Ebensburg branch.

This branch will bring a fresh new look along with the new drive-up windows. COVID changed the way we need to conduct business and the drive-up lanes are a huge benefit to members and staff. There will be more pictures and details along the way, so keep an eye out for those in upcoming editions of the newsletter

Thank you and please remember that your membership is extremely valuable to USSCO but to me, personally. We appreciate your membership, have a great summer!

A handwritten signature in black ink that reads 'Greg Sisitki'.

Greg Sisitki, CEO



**coming soon >>>**

### *In The Next Issue*

- *Ebensburg Building Update*
- *Member Appreciation*

*Have something to share,  
please let us know!*

LAUREL HIGHLANDS  
ALZHEIMER'S FOUNDATION  
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**

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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.