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An Insight into the happenings at USSCO Federal Credit Union

Fall 2025



Letter from the CEO

Dear Fellow Member...

Every October we celebrate not only Credit Union month but our own Member Appreciation month full of giveaways and surprises. Each and every member means so much to our Credit Union and without our members we would not exist. From the entire management team and Board of Directors, I would like to extend our gratitude to all members.

On October 9th, USSCO partnered with six other Credit Unions in the area to conduct a Financial Reality Fair at Portage High School for juniors and seniors. We had volunteers from all over the region helping out with the event. Financial literacy is one of our main goals here at USSCO FCU, we believe it is so important to bring education to the community and our schools. The fair was a huge success and we are planning to do more of them in the future.

We have some exciting new things coming up within the next several months, one of which will be our new Berenstain Bears Cub Club Accounts for younger members (available in early 2026). These accounts are specifically designed for kids 0-10 years old. New members aged 0-10 will receive bonus items when a

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We ♥ Our Members – October 2025!

We LOVE Member Appreciation Month! It's our chance to show our wonderful USSCO members – like you – just how much we appreciate and value you. Your trust and continued support mean everything to us. We want to be your primary financial institution! We hope you enjoyed it as much as we did!

A lucky Member from each branch won a STIHL lawn care equipment package:

- ✓ A walk-behind battery-powered lawn mower has a 19" deck and 18.1" cutting width.
- ✓ Lightweight and easy-to-use, this battery-powered trimmer is ideal for suburban yards.
- ✓ Lightweight and easy to use, this battery-powered blower is ideal for noise-sensitive areas.

THIS YEAR'S GRAND PRIZES:

- Richland - Christina Kinley
- Moxham - Mary M. Williams
- Somerset - Sandy Ogline
- Ebsenburg - Jason Myers



Financial Reality Fair 2025 @ Portage High School

On Thursday, October 9th, the Johnstown Chapter of Credit Unions hosted a Financial Reality Fair for 11th and 12th grade students at Portage High School. The Financial Reality Fair is designed to place students in real-life situations where they select a career, provided with an entry level salary and challenged to make decisions while remaining within budget. Students visited booths to purchase housing, clothing, food and transportation. Non-essential options were presented, such as entertainment, internet and cell phones. Students spun the "reality wheel" and met with financial counselors from area Credit Unions to review their decisions.

"It was crazy to see how quickly everything added up. Then the wheel of reality...how am I going to pay for a car repair or a broken cell phone?" says Portage student. "We loved the idea of helping students navigate real-life budgeting scenarios and plan for life events as part of the financial cycle. It was a fun and meaningful way to connect with youth and support financial literacy," mentions Greg Sisitki, Chapter President.



Ebensburg Progress Update...

118 Industrial Park Road set to open in December 2025



We have come a long way from an empty lot to what will be our new location in Ebensburg. From moving the first load of dirt and debris to seeing the actual building taking shape has been exciting for the entire team here at USSCO.



At the end of October, all of the structure has been completed and the flooring has been installed. In early November, the teller line casework and bathrooms will be completed. Soon after, we will see the parking lot being paved and final paint inside. By the end of November the project should be 85% to 90% completed with some interior items and last minute details to finish. A couple of outside projects will also begin, fencing and sign work.



We are all very excited to see the finished product. Thank you to PW Campbell and all of the contractors that have tirelessly worked on the building.



This branch will feature a full drive-up ATM and 2 drive-through lanes for convenience. Be on the lookout for grand opening and hour changes as this building will allow us to serve members on Saturdays with our drive-up lanes.

When we officially open for business, make sure you stop in and say hello. Thank you for your membership.



'Tis the season to be jolly! Not all about the holiday season is all happy and nice.

1. Online Shopping Scam: A shopper visits a bogus site that appears to belong to a popular retailer and purchases an item that does not exist. The shopper will never receive the item, nor be able to reclaim lost funds.
Protect: Only shop reputable websites. Check URL of each site you visit to ensure you are on a trusted site.

2. Charity Scam: A charity targets do-gooders, asking for donations. Unfortunately, the charity is bogus, and the money will go right into the hands of scammers.
Protect: donating money to a charity, seek them out yourself instead of following a link or ad. Verify charities via Charity Navigator, or CharityWatch.

3. Gift Card Scam: Fraudsters convince victims to share their gift card codes by pretending to be tech support or another believable contact.
Protect: Never share sensitive info with an unverified contact.

4. Porch Pirate: Thieves stake out residences and snatch packages off porches. Scammers may follow delivery trucks. Once off, there's no way to recover the packages.
Protect: Track packages, once notified an item has been delivered...bring it inside.

5. Travel Scam: Fraudsters offer vacation packages at rock-bottom prices. Then, disappear once paid.
Protect: Research any agency you're using and be wary of sites/ads with poor grammar and/or poor spelling.

6. Romance Scam: A love interest will build a relationship, then ask for funds.
Protect: Be wary of quick relationships. Never send money to unverified contacts.

Don't let scammers be the grinch this Christmas. Stay safe!

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final thoughts >>>

Strong Community Roots...Just Not Branches

Tribune-Democrat Simply the BEST CREDIT UNION again!

BEST CREDIT UNION and BEST CUSTOMER SERVICE in the Mainline!

Johnstown Magazine's BEST OF JOHNSTOWN – CREDIT UNION 2025

BEST CREDIT UNION and BEST COMPANY CULTURE in Somerset County AGAIN!



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parent or guardian brings them into any branch to sign up. There will be access to a Cub Online Account which will offer financial games and projects for the little ones. We are very excited to begin this journey into the world of the Berenstain Bears and help the next generation get a head start to financial success.

As the weather changes, USSCO is finishing the new branch office in the Industrial Park in Ebensburg (scheduled for opening in December '25). The new branch office will have two drive-up lanes for convenience and the lanes will both be open on Saturdays.

We hope to see everyone at the location very soon.

Coming up in December, be on the lookout for our annual Scholarship letters that will be sent out to existing members that are ready to graduate.

We will be awarding four \$2,500 scholarships, one in each branch, good luck to all that apply.

***Thank You for Your
Membership and Support!***

Greg Sisitki, CEO

In The Next Issue >>>

- Board of Director Nominations
- 2026 Community Scholarship

Have something to share, let us know!



HERE COMES SANTA CLAUS!

Santa will be visiting our Richland Office to meet kids of all ages to pose for pictures, and take Christmas lists back to the North Pole.

Everyone is Welcome!

December 12th
2:00 to 4:00 pm

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]



NMLS#456922



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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.