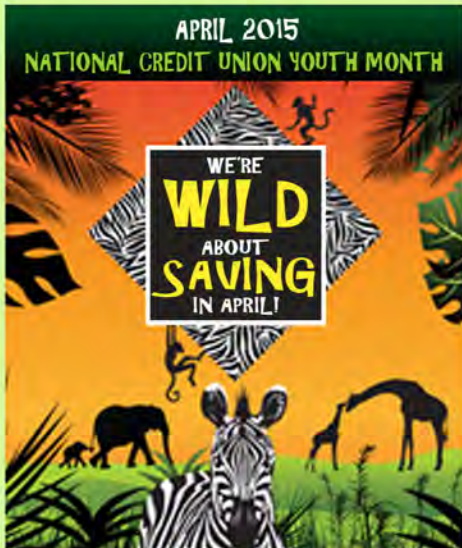




**HOLIDAY CLOSINGS**

April 3<sup>RD</sup> Good Friday - Noon Closing  
 May 25<sup>TH</sup> Memorial Day  
 July 4<sup>TH</sup> Independence Day



**It's National Credit Union Youth Month,** and we have some special fun planned for our younger savers. It's the perfect time to open a new account. And it's the perfect time to add birthday checks and cash to existing accounts.

- Open a new account. Get a piggy bank and coloring book.
- Deposit money into an existing account. Get a special surprise.
- Kids, bring in your coins and use our coin machines for **FREE** all month.

*It's never too early to start saving!*

**Annual Meeting 2015**

USSCO Federal Credit Union will hold its Annual Meeting at the Richland Office on May 14, 2015 at 5:30pm.

**For more details, please contact us at 814.266.4987.**

**A Vision and Promise Kept:  
 Outdoor Odyssey/Leadership Academy/Semper Fi Odyssey**

If you've ever met Major General T.S. Jones, USMC [retired], or even heard him speak at an event, you know he thinks fast, talks even faster, and exudes a positivity and restless energy just waiting to make things happen. He'll be the first to tell you he was headed down the wrong path in his teens before a mentor offered some tough love and got him turned around.

This led him to serve more than three decades as a successful career Marine infantry officer commanding at all levels from platoon to battalion to Major General. As the "recipient of countless blessings and great opportunities," Jones wanted to build a program to reach kids who needed the same type of guidance to help them succeed in life. After retiring the first time, he and his wife, Nancy, who grew up in Johnstown, bought over 500 acres of rugged land that was the old Boy Scout Camp in Boswell.

In 1999, Outdoor Odyssey became a reality, based on a set of leadership and team principles that apply to every aspect of life, building an individual's confidence and focusing on the importance of communication, trust, cooperation, and acceptance. Since 1999, they've matched over 2,500 mentors with thousands of young people from southwestern Pennsylvania.

The events of 9/11 took Jones back to active duty until 2005, but his son, Brandon, stepped in to keep it going. Today it's a dynamic multi-use educational facility that includes a wide variety of outdoor adventures, field trips, a leadership academy, corporate team building, and Semper Fi Odyssey.

Semper Fi Odyssey is a 6-day holistic transition program for warriors from all service branches around the country who now live with lost limbs, traumatic brain injuries, PTSD, and other "invisible" wounds intensified by numerous repeat tours in a combat zone. According to Jones, today's warriors are experiencing more combat deployments than he did in his entire military career.

The mission helps cushion the unexpected rapid change from military life to the civilian world these veterans experience, teaching new skills such as setting career goals, establishing the types of contacts needed, and establishing a network of career advancement after they return to their everyday lives.

Teams are small with a team leader who also successfully transitioned from military to civilian life and carefully selected volunteer business professionals. It's not all classroom work. The significant benefits of mental, physical, emotional, spiritual, and social well-being in a safe atmosphere are stressed. These veterans need to feel like warriors again, even if it's just tackling a zip line or learning to climb a rope without the use of a limb.

The generosity of Semper Fi Fund donors, partners, and volunteers makes it possible to provide this experience at no cost to transitioning active duty injured service members and veterans. Since 2008 more than 1,500 men and women have benefitted from over 45 week-long conferences.

For more information, call 814.629.6516 or visit their website: [www.outdoorodyssey.org](http://www.outdoorodyssey.org).



Dear Friend,

We've been busy since our last issue, working on numerous strategic initiatives to showcase our new marketing message: "Community Roots, Not Just Branches." It's more than a slogan to us. It's who we are as a company and who we are as people. It's the way we treat our members and the types of services we offer, including the new services you need. We want to be your one-stop, full-service financial institution.

Several members let me know just how strong our member service really is. Everyone's so busy these days. For someone to take the time to pick up the phone or send an email or letter to let me know is unusual. And very much appreciated. A member shared this a few weeks ago:

"My computer would not allow me to access my home banking site. I needed to pay two bills on quick pay. I tried several times but it wouldn't work. I called the credit union and Tammy [in the Richland Office] helped me correct the problem with patience and knowledge. She wouldn't give up until the problem was solved."

Another member wrote:

"I am sending this email to thank you and all of the employees of the Ebensburg Community Office for your consistent professionalism, kindness, and commitment to excellence."

When we asked if something out of the ordinary had happened she said no, it's just how they treat everyone—not just her—every single day. Nothing special, nothing unusual. It's so rewarding to hear comments like these.

It shows in our community involvement. Joe Stancovich, Moxham Community Manager, jumped into the freezing Que during the Chillin' for Charity event on Valentine's Day to raise money for United Methodist Human Services. He made his \$500 goal and then some—so we donated another \$500 to this great cause.



Joe Stancovich before he went in the Que. He was shivering too much to get a clear shot afterwards. Son, Kolton, is at left and daughter, Kendall, is at right.



And there's the March 25<sup>th</sup> Junior Achievement Bowl-a-Thon. All branches and departments formed teams to raise money to support Junior Achievement's fundraising efforts. Six USSCO teams will bowl for a good cause [and bragging rights]. Check out the creative way Buettner's Insurance came up with to offer all USSCO members a free, no-obligation insurance review—and help JA at the same time [page 4].



Somehow I was "volunteered" to play against the Johnstown Sitting Bulls sled hockey team at their March 15<sup>th</sup> fundraiser at Planet Ice. They are incredible athletes, winning many national tournaments. I hope I can walk the next day. Another great chance to visit with members was the Somerset Mega Show March 13-15. This just keeps getting bigger and better, turning into a yearly event instead of every 2 years.

I'm extremely proud to announce that USSCO is now approved to offer our business members vehicle financing up to 110% of the MSRP on titled vehicles. This will help them have the equipment they need to stay profitable and grow, and keep us competitive with local financial institutions. We continue to position USSCO FCU for long-term strength and success.

We appreciate your continued business and support. I would like to thank our dedicated board members, supervisors, and employees for their great service and constant effort. If you have family or friends looking for a new financial institution, please feel free to call me directly to discuss what we can do for them.

Sincerely,

Todd L. Cover  
814-266-4987 | tcover@usscofcu.net

## 2014 FINANCIAL Highlights

[Unaudited] dollars in thousands

### EMPLOYEE ANNIVERSARIES:

APRIL		MAY	
Janet Calka - 2 years April 3 <sup>rd</sup>	Juscinda Matlin - 2 years May 6 <sup>th</sup>	Jeff Brlansky - 14 years May 8 <sup>th</sup>	
Jess Ola - 6 years April 8 <sup>th</sup>	Matt Stumpo - 23 years May 11 <sup>th</sup>	Amy Kohan - 18 years May 27 <sup>th</sup>	
Jessica Salvia - 2 years April 15 <sup>th</sup>			
JUNE			
Jeffrey Hill - 10 years June 1 <sup>st</sup>	Sue Empfield - 26 years June 12 <sup>th</sup>		

	2013	2014
Net Income	397	278
ROA	.40%	.57%
Net Int. Margin	2.47%	2.57%
Assets	97,271	98,080
Loans	47,128	46,499
Deposits	87,646	88,072
Member Capital	9,181	9,633
Capital/Assets	9.81%	10.02%



If you're ready to tackle that renovation—whatever the size—do your homework. Set up a realistic budget, one you can live with. And stick to it.

Homework includes checking out local contractors, not just picking finishes or appliances. This may be the most critical step to make sure your job is done right, on time, and on budget. Contractors and remodelers are only as good as their reputation. Most companies are in business to stay and can only do that if they have satisfied customers.

Ask questions! This isn't a complete list, but it's a start. Check your local library, building associations, and online for more great tips to make sure you get a good result.

## Some Questions to Ask

1. Ask your friends, relatives, neighbors, and even the local lumberyard or home improvement store for recommendations.
2. Pennsylvania has a state building code. Do they comply? What about sub-contractors? Do they comply?
3. Are there local building codes? Make sure they follow them and get the proper building permits. The same goes for sub-contractors.
4. Pennsylvania home improvement contractors must be registered with the Attorney General's office. Is the contractor registered?
5. Contact the Better Business Bureau. Do they have a clean record? More than one or two comments may be a red flag.
6. Ask for—and check—references.
7. Ask to see completed jobs and jobs in progress. Is the worksite well managed?
8. Can you reach them easily? Remember, you will need to be in close contact with them throughout the construction process.
9. Will they be around after the job is done if a problem comes up? What about warranties?
10. Will they give you a clearly written contract? Review it carefully.
11. Be cautious of unusually low bids and always get more than one bid.
12. Ask for an insurance certificate to verify they have current workers' compensation and general liability insurance. If they use sub-contractors, ask for their insurance certificate.
13. Don't forget to check with your own insurance company to make sure you are properly covered—before, during, and after the job is finished.

## BUILDING / ELECTRICAL / LANDSCAPING / PLUMBING / REMODELING CONTRACTORS

B B Painting  
Johnstown.....814.255.6389

B & E Contracting  
Somerset .....814.445.1050

Bantly's Hardware Co.  
Johnstown.....814.539.1659

Barth Plumbing and Heating  
Somerset .....814.445.5828

Benjamin Franklin Plumbing  
Somerset .....814.445.5828

Box Plumbing and Heating  
Windber.....814.659.0859

P. Cooper Remodeling  
Johnstown.....814.234.5469

Cover Construction & Custom Millwork  
Johnstown.....814.288.8001

Eber HVAC  
Johnstown.....814.539.3551

J.H. Eisenhower Heating Service  
Johnstown.....814.539.6529

Evergreen Landscaping Services  
Johnstown.....814.288.2420

Green Earth Mechanical Systems  
Johnstown.....814.266.4822  
Windber.....814.839.2089

B Hale Plumbing  
Johnstown.....814.288.6613

Kalp and Cavis Seamless Gutters  
Johnstown.....814.255.2438

Kalp Construction  
Sipesville.....814.443.0767

Kapcsos & Bowser Construction  
Johnstown.....814.255.7240

Keeley Landscaping  
Johnstown.....814.266.9553

James Keilman Excavating  
Revloc.....814.472.4322

Keystone Building Maintenance  
Johnstown.....814.525.2426

Kichler Electric  
Johnstown.....814.525.2426

Mihalko's General Contracting  
Johnstown.....814.535.2700

Muzzie Electrical, LLC  
Windber.....814.240.0591

Prater Plumbing  
Johnstown.....814.266.2707

Roto-Rooter Sewer & Drain Service  
Johnstown.....814.266.2707

SR&G Construction  
Johnstown.....814.288.1649

SERVPRO of Somerset County  
& Westmont  
Somerset.....814.445.4458

Shane Shaffer  
Somerset.....814.443.3310

Somerset Cambria Remodelers  
Johnstown.....814.536.8718

Western PA Electrical Services, LLC  
Somerset.....814.445.7800

R.J. Young General Contractor  
Sidman.....814.487.7624

**USSCO and PA Breast Cancer Coalition Join Forces**

We were glad to be able to donate \$1,024 to them from the sales of our "USSCO for the Cure!" t-shirts and cash you contributed during October's Breast Cancer Month. The best part? That money stays right here to support people in Cambria and Somerset counties.



Contents of Friends Like Me Care packages may vary slightly.

**PA Breast Cancer Coalition** was founded in 1993 by a dedicated, active, and effective group of breast cancer survivors who had one common goal: to find a cure for breast cancer. Today they're a source of action and information for Pennsylvania women with breast cancer and their families, providing educational programming, legislative advocacy, breast cancer research grants, online courses and free webinars, and more. Patient advocates help you navigate the insurance maze or connect you to services you need if you're uninsured or underinsured, explain issues of family leave, employment, etc.

And they're a source of comfort with their Friends Like Me care packages. Contents may vary slightly, but if you live in the state and were recently diagnosed with breast cancer or breast cancer recurrence in the last 6 months—or know someone who has—you may be eligible.

They're looking for local women to represent Somerset and Cambria counties in their *67 Women, 67 Counties: Facing Breast Cancer in Pennsylvania* traveling exhibit. It celebrates the life, courage, hope, and dignity of women and families who have battled breast cancer. If you have a story to tell, please call them at **800.377.8828** or use the link on their website, [www.pabreastcancer.org](http://www.pabreastcancer.org).



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 • Waived upgrade fee (Up to \$36 in savings)

Call 877.SAVE.4.CU and tell them you're a credit union member and ask to be attached to either Corporate ID to start saving today!

\*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount does not apply to secondary lines. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel. For a complete update on the rules of the Sprint Credit Union Member Discount program, please visit [www.lovelymycreditunion.org/Sprint](http://www.lovelymycreditunion.org/Sprint).

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**Strong Community Roots. Not Just Branches.**

**Richland Office** 532 Oakridge Drive 814.266.4987  
**Moxham Office** 522 Central Avenue 814.535.4646  
**Somerset Office** 180 Beacon Street 814.445.3997  
**Ebensburg Office** 169 Mini Mall Road, Ste. 110 814.472.0615

To report a lost or stolen USSCO Debit Card call: **1-800-554-8969**.  
 To report a lost or stolen USSCO Credit Card call: **1-800-991-4961**.

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