



**HOLIDAY CLOSINGS**  
 July 4<sup>TH</sup> Independence Day  
 September 7<sup>TH</sup> Labor Day  
 October 12<sup>TH</sup> Columbus Day

**SEWER UPGRADE?**  
**WE HAVE A LOAN FOR THAT**

**DON'T MISS OUR MEMBER Appreciation Day**

**August 14**  
**11:00AM TO 3:00PM**  
*Lunch is on us!*



**Ask Us How You Can Get Your Car Wash Kit!**

**CONNER HAGINS**

*Earns Pennsylvania's 2015 Prudential Spirit of Community Award*



Conner Hagins might look like any other 18-year-old Bishop McCort senior getting ready to graduate and move on to LaRoche College in Pittsburgh, where he's signed to join their soccer program. Tall and athletic, he started and lettered in that sport for three years and competed in track and field and hockey. Connor was also a good student, extremely active in school life, and always on the go.

Here's how he's different. Conner started his own charitable organization in 2006 when he was nine years old. That's right. Nine. His father, Charlie, needed open heart surgery. When Conner saw the "heart bear" he used to recuperate, he wondered why all the young patients didn't get a stuffed animal to make them feel better. And Cuddles for Kids was born.

Conner will tell you he couldn't have done any of it without the complete support of his parents, Robin and Charlie Hagins, his school, classmates, community, and business owners who donated stuffed animals, money, time, and resources to sponsor donation events.

With a little help from all his friends, Cuddles for Kids has delivered more than 85,000 stuffed animals and toys to hospitalized children, orphanages, child service agencies, and organizations in third world countries. It also gave over \$5,000 so children in need would have after-school meals, supported pediatric cancer research, collected school supplies and hygiene items for at risk youth, etc.

Just this year alone, Cuddles for Kids helped local hospitals, ACRP, Cambria County CYS, Women's Help Center, Professional Family Care, Pittsburgh Children's Hospital in honor of Vincent Spinelli and Case McNulty, Boston Children's Hospital in honor of Owen Sheridan, Fulton County Mission, Project Ladybug, and many more.

For his accomplishments, Prudential awarded him its 2015 Spirit of Community Award as Pennsylvania's top senior high school volunteer in April. "This is something special for me. I never thought about getting recognition for this; I did it for the love of helping others," he said. "It started really small and has grown to be really big, but it wouldn't be here today without the help of the community."

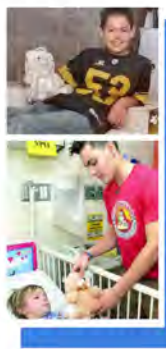


Then it was on to Prudential's national conference in D.C. in May. All the top state winners gathered to share their stories and compete for the top ten spots. Conner had to miss his senior prom, but he will never forget meeting everyone, making new friends, and learning about their charities. Oh, and he got to meet Robin Roberts from ABC's *Good Morning America*.

It's going to be interesting to see what Conner does next in life. He's already done much more than many adults would ever try. And his charity is still going strong. He plans to keep it that way while he's away at college, so he's looking for a few new volunteers.

This year is the 10<sup>th</sup> Anniversary, so keep an eye out for special Cuddles for Kids events. Even his new college agreed to help out. Connor will study business and marketing at LaRoche, but we think he proved he knows quite a bit about both subjects already.

Follow Conner and Cuddles for Kids on Facebook.





Dear Friends:

May's Annual Meeting was special for many reasons. We recognized our 2015 scholarship winners, shared what's on the horizon for 2016, elected board members, and reviewed our past year's accomplishments. This included sharing the news that USSCO earned two "Honorable Mentions" for our 2014 Annual Report and newsletters during Pennsylvania Credit Union Association's 2015 Communications Awards ceremony in Harrisburg.

This is where it got really special, though. We established five core values in 2011. One of these—**adaptable**—is key to our continued success in the future. It means that "we are committed to keeping pace with financial trends and innovations in technology and products to continually improve our members' banking experience."

I remember thinking at the time that we might never make a dent in such a huge undertaking. Now, it's right around the corner. Converting our core system to Symitar in 2016 brings us the technology and innovative products we need to serve you and compete in the future.

We have a lot of behind-the-scenes work to do to prepare for the changeover. Please be patient. There may be some bumps in the road, but you will see significant improvements as we work through this vital change together.


We had a Social Security Seminar here in April with our strategic partner Kabler/Thomas Financial Group. A top national expert did a great job presenting the topic and fielding questions. The room was packed, so keep an eye out for other relevant financial topics and seminars.

Don't miss our 2015 Member Appreciation Day August 14<sup>th</sup>. It's a time to let you know how much we value your business and friendship. And bring your appetite! Randy's BiLo is bringing the 'dogs.

Take a few minutes and read our vision / mission statements and five core values. It's our pledge to you.

If you have any comments, suggestions, or ideas for improvements to serve you better, please call me at 814-266-4987. I'll answer.

Sincerely,



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



## USSCO FCU

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

**VISION**  
USSCO Federal Credit Union, a fiscally responsible financial institution, aspires to be the primary financial partner for its members.

**MISSION**  
Building lasting relationships through competitive financial solutions and outstanding member services every time.

**CORE VALUES**

**Integrity** Above all, we are ethical, honest, and morally correct in our business endeavors. Gaining and keeping your trust is our highest priority.

**Service** We believe in following the Golden Rule by treating members, coworkers, and others as we would want to be treated—with respect, compassion, care, humility, and sincerity.

**Family** A family atmosphere is critical to our culture. We are committed to creating a positive work environment and making banking more pleasant for both members and employees alike.

**Accountable** We prudently manage the financial affairs of the credit union to be a sound, reliable financial partner for our members.

**Adaptable** We are committed to keeping pace with financial trends and innovations in technology and products to continually improve our members' banking experience.

**ALL THE SAME FINANCIAL SERVICES AS THE BIG BANKS  
BUT OWNED BY MEMBERS—LOCAL PEOPLE JUST LIKE YOU.**

| EMPLOYEE ANNIVERSARIES: |                                     |
|-------------------------|-------------------------------------|
| <b>JULY</b>             |                                     |
| Nancy Trabold           | 14 years July 30 <sup>th</sup>      |
| <b>AUGUST</b>           |                                     |
| Shawn Hildebrand        | 2 years August 20 <sup>th</sup>     |
| Tammy Saylor            | 14 years August 21 <sup>st</sup>    |
| <b>SEPTEMBER</b>        |                                     |
| Chris Bowser            | 28 years September 1 <sup>st</sup>  |
| Shannon Knopp           | 11 years September 9 <sup>th</sup>  |
| Kathleen Condo          | 2 years September 13 <sup>th</sup>  |
| Nicole Croyle           | 1 year September 13 <sup>th</sup>   |
| Sue Goch                | 22 years September 20 <sup>th</sup> |
| Hilary Krstulich        | 2 years September 30 <sup>th</sup>  |

**BUILDING / ELECTRICAL / LANDSCAPING / PLUMBING / REMODELING CONTRACTORS**

|   |   |  |
|---|---|--|
| Tom Patula Construction<br>Johnstown.....814.266.1586 | Keystone Building Maintenance<br>Johnstown.....814.525.1960 | <i>We missed Tom Patula Construction last issue and Keystone Building Maintenance's phone number was wrong. Our apologies to both contractors!</i> |
|---|---|--|



*Vacations!* We love them, even if we're not going very far. Take a few steps now so you don't run into unwelcome surprises along the way. We had a tough winter. And so did our cars. Make sure yours is ready for the challenges of summer heat. Some are easy to do, but many should only be done by a certified mechanic at a good shop or dealership.

Don't forget an insurance check-up. If you're not sure you have adequate coverage, get a complete review from an agent or broker.



**SOME BASIC CAR CARE TIPS**

**Air Conditioning** Make sure it's operating at peak capacity and filters are clean.

**Cooling System** Overheating causes most summer breakdowns. Completely flush/refill the system every 24 months. Check levels and condition often.

**Oil** Change oil and oil filter more often if you make frequent short trips, long trips with a lot of luggage, or tow a trailer or boat.

**Engine Performance** Replace other filters [air, fuel, PCV, etc.] as recommended, especially in dusty conditions. Any performance problems with hard starts, rough idling, stalling, diminished power and other engine issues can be tackled at any good shop.

**Windshield Wipers** Dirty windshields cause eye fatigue and are a safety hazard. Replace worn blades and carry plenty of windshield washer solvent.

**Lights** Inspect all lights and bulbs and replace if burned out. Clean dirt and dead insects from all lenses, but never use a dry rag. It can scratch the lenses.

**Tires** Rotate tires every 5,000 miles. Check tire pressure before any long trip. Don't forget the spare and be sure your jack is in good condition. If you see uneven tread wear or the car pulls to one side, get a tire alignment.

**Brakes** Inspect as recommended or sooner if you notice pulsations, grabbing, noises, or longer stopping distance.

**Battery** Batteries can fail any time of year. Professional equipment is the only accurate way to detect a weak battery.

**Emergencies** Carry some basic tools along with a flashlight, flares, first aid kit, jumper cables, extra clothes, gloves, paper towels, food, bottled water, and cell phone charger.

**CAR CARE CENTERS, DEALERSHIPS, MECHANICS, REPAIR SHOPS & TIRE DEALERS**

Carman's Wholesale Tires  
Johnstown.....814.266.3424

Hollern & Sons Auto Sales  
Johnstown.....814.792.2737

Ron's Collision Center & Auto Sales  
Somerset.....814.444.9811

William Penn Auto  
Johnstown.....814.539.0610

Dream Machines Auto Sales  
Ebensburg.....814.472.2210

Hornick Auto Sales & Service  
Johnstown.....814.266.2094

Schneck Brothers Auto Service  
Johnstown.....814.535.6972

Wingard Auto Ranch  
Elton.....814.266.3805

Dunmyer Auto Sales & Service  
Stoystown.....814.629.6328

JMA Collision Center  
Johnstown.....814.254.4402

The Tire Clinic  
Johnstown.....814.535.3107

**INSURANCE COMPANIES**

Ebensburg Collision Center  
Ebensburg.....814.472.8680

K & D Auto Electric  
Somerset.....814.443.3615

Thoroughbred Motor Sales  
Johnstown.....814.288.6465

B P Insurance  
Ligonier.....724.238.2148

Goodyear Tire Center  
Johnstown.....814.269.3474

Laurel Auto Group  
Johnstown.....814.266.2345

Tri-Star Motors  
Somerset.....814.445.6575

Buettner Insurance  
Johnstown.....814.536.3511

H. E. Wagner Motor Sales  
Johnstown.....814.536.3504

Lohr Auto Repair & Towing  
Johnstown.....814.266.9579

Varnier's Auto Sales  
Davidsville.....814.479.7015

Cashdollar State Farm  
Johnstown.....814.266.8599

Harvey's Supply  
Johnstown.....814.262.0997

Moxham Mobil Sevice Center  
Johnstown.....814.539.7400

William L. Aurandt Auto Sales  
Johnstown.....814.536.5988

Nationwide  
Johnstown.....814.255.7145

**PRIVACY NOTICE: FEDERAL LAW REQUIRES US TO TELL YOU HOW WE COLLECT, SHARE, AND PROTECT YOUR PERSONAL INFORMATION. OUR PRIVACY POLICY HAS NOT CHANGED AND YOU MAY REVIEW OUR POLICY AND PRACTICES WITH RESPECT TO YOUR PERSONAL INFORMATION AT WWW.USSCOFCU.ORG OR WE WILL MAIL YOU A FREE COPY UPON REQUEST IF YOU CALL US AT 814.266.4987.**



# CONGRATULATIONS 2015 SCHOLARSHIP WINNERS

India Scott, daughter of Jack and Cathy Scott of Ebensburg, is a graduate of Blacklick Valley High School. Active in the band, forensics team, reading competition team, and Remembering Adam Drug Prevention Program, she also participated in many drama productions and is a member of National Honor Society. India will attend Indiana University of Pennsylvania, pursuing a degree in Disability Services.



2015 Scholarship Winners with Community Branch Managers, L-R: COO Joe Dona standing in for Tammy Saylor, Alissa McKinley, Zachary Taylor, Megan Anderson, India Scott, Katie Wilson, Shannon Knopp, Joe Stancovich

Katherine "Katie" Wilson, is the daughter of William Wilson II and the late Ann Wilson of Johnstown. Graduating from Bishop McCort High School, Katie received numerous academic achievement awards and served as President of the National Honor Society. She was very active in volleyball, basketball, and a wide variety of after school clubs. Katie will attend Arcadia University, major undecided.

Megan Anderson, daughter of Michael Anderson and Michele Campbell of Schellsburg, graduates from Chestnut Ridge High School. She competed in track and field and was active in National Honor Society, Future Business Leaders of America's Parliamentary Procedure Team, President of Allegheny Foothills 4-H Club, Secretary of PA Club Livestock Association, and Future Farmers of America. Megan will attend Penn State Altoona to study Animal Science.

Zachary Toth, son of Robert and Yvonne Toth of Windber, is a graduate of Windber Area High School. Active in basketball and track, he also served as Captain of the football team while making the honor roll three years in a row. Zachary was All County, Lineman of the Year, and selected for the Ken Lantzy All Star Classic. He will study carpentry and cabinet making at Thaddeus Stevens College of Technology.

## BOARD MEMBERS ELECTED

Peggy Miller, Gerald Smith, and Rick Wilson were reelected to USSCO's Board of Directors at 2015 Annual Meeting.

Escape to the Grand Canyon

USSCO FEDERAL CREDIT UNION  
Vacation Club

Grand Canyon National Park

Kennywood Idlewild Sandcastle

Idlewild Soak Zone Sandcastle

**TAKE A DAYCATION**

DISCOUNT PARK TICKETS AVAILABLE

**ASK FOR DETAILS**

HAVE A SUMMER ROMANCE

USING YOUR VISA CREDIT UNION CREDIT CARD

Five members will WIN \$1,000!

Shop with your Visa Credit Card between August 1<sup>st</sup> and September 30<sup>th</sup> and you'll be automatically entered for a chance to win \$1,000 with each purchase you make.

For complete rules and beach-inspired shopping ideas you'll love, visit [SummerRomance.ccuu.net](http://SummerRomance.ccuu.net).

**USSCO Business Services.**

a partner you can trust

Payroll, Direct Deposit, Merchant Processing, Business Lending, 401k/Retirement/Estate Planning and Insurance

Call Lynne Faint at 814.421.1019



## 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.

We Have 4 Convenient Locations to Serve You | No Fee CU\$ ATM | Routing/Transit Number 231381569