

UNITED STATES
FEDERAL DEPOSIT INSURANCE CORPORATION
WASHINGTON, D.C. 20429-9900

FORM 12b-25

NOTIFICATION OF LATE FILING

FDIC CERTIFICATE NO.: 58072

CUSIP NO.: 903299 10 5

(Check One):

Form 10-K / / Form 20-F / / Form 11-K / / Form 10-Q / ✓ /
Form 10-D / / Form N-SAR / / Form N-CSR / /

For Period Ended: September 30, 2009

- Transition Report on Form 10-K
- Transition Report on Form 20-F
- Transition Report on Form 11-K
- Transition Report on Form 10-Q
- Transition Report on Form N-SAR

For the Transition Period Ended: _____

Nothing in this form shall be construed to imply that the Federal Deposit Insurance Corporation has verified any information contained herein.

If the notification relates to a portion of the filing checked above, identify the item(s) to which the notification relates:

PART I – REGISTRANT INFORMATION

Full Name of Registrant:

USA Bank

Address of Principal Executive Office:
City, State and Zip Code:

601 North Main Street
Port Chester, NY 10573

PART II – RULES 12b-25(b) AND (c)

If the subject report could not be filed without unreasonable effort or expense and the registrant seeks relief pursuant to Rule 12b-25(b), the following should be completed. (Check box if appropriate)

(a) The reasons described in reasonable detail in Part III of this form could not be eliminated without unreasonable effort or expense;

(b) The subject annual report, semi-annual report, transition report on Form 10-K, Form 20-F, Form 11-K, Form N-SAR or Form N-CSR, or portion thereof, will be filed on or before the fifteenth calendar day following the prescribed due date; or the subject quarterly report or transition report on Form 10-Q or subject distribution report on Form 10-D, or portion thereof, will be filed on or before the fifth calendar day following the prescribed due date; and

(c) The accountant's statement or other exhibit required by Rule 12b-25(c) has been attached if applicable.

PART III – NARRATIVE

State below in reasonable detail why Forms 10-K, 20-F, 11-K 10-Q, 10-D, N-SAR, N-CSR, or the transition report or portion thereof, could not be filed within the prescribed time period.

See the Explanation in Part V(3) hereof.

PART IV – OTHER INFORMATION

(1) Name and telephone number of person to contact in regard to this notification:

Paul V. Erwin
Senior Vice President and Chief Financial Officer and Corporate Secretary
(914) 417-3216

(2) Have all other periodic reports required under Section 13 or 15(d) of the Securities Exchange Act of 1934 or Section 30 of the Investment Company Act of 1940 during the preceding 12 months or for such shorter period that the registrant was required to file such report(s) been filed? If the answer is no, identify report(s).

Yes / No

(3) Is it anticipated that any significant change in results of operations from the corresponding period for the last fiscal year will be reflected by the earnings statements to be included in the subject report or portion thereof?

Yes / No

If so, attach an explanation of the anticipated change, both narratively and quantitatively, and, if appropriate, state the reasons why a reasonable estimate of the results cannot be made.

Explanation:

USA Bank expects that its operating loss for the three months and nine months ended September 30, 2009 will be substantially larger than its operating losses in the corresponding periods in 2008. The Bank's lending, including its construction and real estate development lending, is concentrated in Westchester County, New York and Fairfield County, Connecticut. As a result, the Bank's results of operations and financial condition are substantially affected by economic conditions in those counties, including the values of the properties serving as collateral for the Bank's loans. Further analysis of these conditions necessitates a delay in our normal filing date.

USA Bank
(Name of Registrant as Specified in Charter)

has caused this notification to be signed on its behalf by the undersigned hereunto duly authorized.

USA BANK

By: /s/ Paul V. Erwin
Paul V. Erwin
Senior Vice President and
Chief Financial Officer and
Secretary

Date: November 13, 2009

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