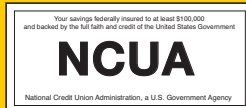


# TRIVALLEY SERVICE

## FEDERAL CREDIT UNION



## THE CREDIT UNION QUARTERLY

### JANUARY 2012

**MAILING ADDRESS:**  
P.O. Box 16345 • Pittsburgh, PA 15242  
**MAIN OFFICE:** 1920 Cochran Road  
Pittsburgh, PA 15220-1101  
**HOURS:** Mon. thru Fri. - 8:30 to 4:00

**Phone:** 412-344-3406  
**Fax:** 412-561-3961  
**Phone-A-Teller:** 1-866-470-7407  
e-mail: info@trivalleyservice.com  
website: www.trivalleyservice.com

**BRANCH OFFICE**  
3045 Chartiers Ave.  
Pittsburgh, PA 15204-0350  
412-771-9952  
**HOURS:**  
**Mon. & Fri. - 8:30 to 4:00**  
**Wed: 8:30 to noon**

### DATES TO REMEMBER

**January 1, 2012** - First day to contribute money to your Traditional and/or Roth IRAs for 2012!

*The maximum contribution limit is now \$5,000.*

**April 1, 2012** - Last day for 2012 that you may choose to receive your first Required Minimum Distribution. *For Traditional IRA owners who reached age 70-1/2 during 2011.*

**April 15, 2012** - Last day to open or contribute money to your Traditional and/or Roth IRAs for 2011.

#### **FEDERAL INCOME TAX FILING DEADLINE**

**September 30, 2012** - Last day to establish a separate account for the death benefits of an IRA if the owner passed away in 2011. *Beneficiaries can be removed either by valid disclaimer or by receiving a full distribution of their inherited funds but cannot be added.*

**December 31, 2012** - Last day to convert a Traditional IRA to a Roth IRA for 2012.

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Last day in 2012 to receive a Required Minimum Distribution from your Traditional IRA. *For IRA owners who have reached age 70-1/2 or older.*

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Last day in 2012 for death beneficiaries of a deceased owners IRA to receive a Required Minimum Distribution.

### *Tax refunds directly deposited to your IRA!*



You can have your federal income tax refund deposited directly to your IRA. This makes saving for retirement with an IRA easier and more convenient than ever before!

To arrange for your 2011 tax refund for your direct deposit, enter our routing number where instructed on your tax return: **243086166**

To direct the refund to your IRA, you must also enter your IRA account number (023, 024) where instructed. We will assume that the contribution is for 2012 unless you contact us and arrange for a prior year contribution.

### **T.V.S. MEMBERS CAN SAVE UP TO 30% ON ALL DELL PRODUCTS!**

Dell® knows there's a techno gadget-loving geek in everyone.

That's why they have teamed with TVSFUCU and Invest in America to offer you exclusive discounts on all their products.

You can now save up to 30% on select computer packages, 10% on tablets, and at least 2% on everything else only through Invest in America.

**Discover the happiness of Dell, Invest in America, and fantastic discounts at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)**

**CHECK OUT THE LINKS TAB ON OUR HOMEPAGE @ [WWW.TRIVALLEYSERVICE.COM](http://WWW.TRIVALLEYSERVICE.COM)**

## **Do You Belong? iBelong**

## ★ LOAN RATES ★

### ★2010-2012 MODELS - FULLY SECURED LOANS

12 & 24 mos. . . . .	as low as 3.05% APR*
36 mos. . . . .	as low as 3.30% APR*
48 mos. . . . .	as low as 3.55% APR*
60 mos. . . . .	as low as 3.95% APR*
72 mos. . . . .	as low as 4.05% APR*

Motorcycles, ATV's, RV's, Jet Skis, Boats - 2% above new auto rates.

### ★USED AUTOS - 2009 and older

12 & 24 mos. . . . .	as low as 5.35% APR*
36 mos. . . . .	as low as 5.50% APR*
48 mos. . . . .	as low as 5.60% APR*
60 mos. . . . .	as low as 6.20% APR*
72 mos. . . . .	as low as 6.60% APR*

Used Motorcycles, ATV's, RV's, Jet Skis, Boats - 2% above used auto rates.

### PERSONAL LOANS

12 mos. . . . .	as low as 9.85% APR*
24 mos. . . . .	as low as 9.95% APR*
36 mos. . . . .	as low as 10.10% APR*
48 mos. . . . .	as low as 10.50% APR*
60 mos. . . . .	as low as 10.90% APR*

Rates are effective as of publication date and are subject to change without notification. Some credit restrictions apply.

\*ALL LOAN RATES EXPRESSED AS ANNUAL PERCENTAGE RATE TO QUALIFIED BORROWERS WITH AAA CREDIT.

## HARD TO PASS UP THIS DEAL!

Receive \$100 in FREE CASH when you refinance your auto loan with Tri-Valley Service F.C.U.

If your vehicle is a 2008 or newer model and your loan balance is \$5,000 or above, we may be able to significantly improve your auto loan rate and lower your monthly payment. We have already saved members hundreds of dollars over the life of their loan just by refinancing.

Call our loan department to see whether you qualify for better financing through Tri-Valley Credit Union. Supply the term of the loan, your current APR, and the loan balance - we can quickly determine whether we can save you money!

We will also deposit \$100 cash into your account when you complete our financing offer.

**Call today - this is a limited time offer!!**

**RATE CORNER**

## 1st QUARTER 2012 DIVIDENDS

### REGULAR SHARES

0.17% APY

(\$101.00 and over.)

### SHARE CERTIFICATES

Available for 6, 12, 18, 24, 36, 48 and 60 month terms.

*Call the office for current rates.*

### IRA'S & IRA SHARE CERTIFICATES

IRA dividends are posted quarterly.

IRA Certificates available for 12, 18, 24, 36, 48 & 60

month terms. *Call the office for current rates.*

### CHRISTMAS & VACATION CLUBS

\$25.00 min. . . . . 0.25% APR posted annually

Christmas Clubs posted 10/15

Vacation Clubs posted 3/31

Dividends are posted to regular share accounts on a quarterly basis with a day-in, day-out affect.

Dividends are subject to change and could be affected by the need to fund regular reserves.

### NOTICE TO SHARE CERTIFICATE HOLDERS

- 6 month Share Certificate interest will be paid at maturity. A penalty will be assessed for early withdrawal of principal.

- All other Share Certificates will be compounded quarterly (Exception being members requesting Share Certificates under the dividend check plan.)

APY - Annual Percentage Yield

APR - Annual Percentage Rate

## See our Loan Special on Page 4!

### Mark your Calendar for our Annual Meeting . . .

The Annual Meeting of Tri-Valley Service Federal Credit Union will be held on Wednesday, April 11, 2012 at 5:00 pm at the Credit Union office, 1920 Cochran Road, Pittsburgh, Pennsylvania. Election of officers will be held.

Members interested in running for a vacancy should contact the Credit Union office for further details.

## ACCOUNT ACCESS 24/7

No matter where you go or what time it is, you can access your T.V.S.F.C.U. accounts. Whether you need cash, want to make a payment, or find out how much money is in your checking account, we have electronic services that make it possible.

*Best of all, they're free!*

### **FREE ATM Access**

You can use your TVS F.C.U. Visa check card to get cash at over 40,000+ FREE ATMs nationwide. Just look for the Co-op network, CU\$, and PNC Bank symbols.

### **FREE Online Access (TVS Connect)**

Use TVS Connect to check balances, transfer funds, apply for a loan, make loan payments, and much more! It's secure and very user friendly. Sign up online @ [www.trivalleyservice.com](http://www.trivalleyservice.com).

### **FREE Online Bill Pay (Tri-Pay)**

Forget writing checks, buying stamps and sealing envelopes. Tri-Pay is a quick and easy way to pay any bill, whether it's a one-time payment or a recurring bill.

### **FREE Online Loan Application (TVS Connect)**

Next time you apply for a TVS consumer loan, use our online application. It's the fastest way to get your loan. Plus, it's available 24 hours a day at TVS Connect. It's safe and secure!

### **FREE Telephone Access (Phone-A-Teller)**

With telephone access from TVS F.C.U., you can check balances, verify deposits, transfer funds, and much more. Call 1-866-470-7407, 24 hours a day, seven days a week using any touch-tone phone.

*Call the office today for your application to any or all of these great services offered by your Credit Union!*

## PRODUCTS & SERVICES

- Share Savings Accounts
- Share Certificates
- Individual Retirement Accounts (IRAs)
- Holiday Club Accounts
- Direct Deposit
- Payroll Deduction
- 24/7 Access with TVS Connect
- Checking Accounts
- Business Share & Checking Accounts
- VISA Credit Card
- VISA Check Card
- VISA Gift Card
- VISA Pre-Paid Debit Card
- Phone-A-Teller (toll free)
- New & Used Vehicle Loans
- Motorcycle Loans
- Signature Loans
- Share Secured Loans
- Student Loans
- Family Membership
- Money Orders
- Wire Transfer Service
- Western Union Wires
- Cashier's Checks
- Special Children's Accounts
- NADA Pricing Guide
- Loanliner
- CUC Mortgage Corp.

### **1ST QUARTER HOLIDAY CLOSINGS**

Monday, January 16 . . .M.L. King Jr., Birthday  
Monday, February 20 . . . . .President's Day  
Friday, April 6 . . . . .Good Friday

## SHAREDRAFT/CHECKING ACCOUNT NEWS

### **OUR SHAREDRAFT/CHECKING ACCOUNTS OFFER:**

- No monthly service charges
- No minimum balance requirement
- **FREE** Tri-Pay: Electronic Bill Payment
- **FREE** unlimited draft writing
- **FREE** unlimited teller transactions
- **FREE** direct deposit services
- **FREE** VISA Check Cards
- **FREE** starter checks (5)
- Draft reordering at our website
- **FREE** withdrawals at any PNC Bank, CU\$, or Co-Op ATM's (40,000+ free ATMs)
- **FREE** monthly statements
- **FREE** 24 hour telephone access (1-866-470-7407) Phone-a-Teller
- **FREE** internet access with TVS Connect (overdraft protection available from 001 share accounts only.)
- **FREE** copies of cleared drafts at TVS Connect
- **FREE** checks & reorders to members age 60 and over (Simply 60 Checking)
- **FREE** box of checks to all new members

**Receive \$25.00 for opening a new account!**

***DON'T GET CAUGHT IN A BIND. For a \$35.00 fee you can have the peace of mind knowing that TVS offers overdraft protection. Limits up to \$400.00.***

## Our VISA is a "Classic"



***At a low 11.25% A.P.R. You can't go wrong!***

### CHECK OUT THESE BENEFITS:

- Credit limits up to \$50,000.00.
- 25-day interest free grace period on purchases.
- Up to \$250,000 FREE Travel Accident Insurance.
- FREE auto rental insurance.
- Pick your own PIN.
- ATM cash advances worldwide.
- Accepted by merchants worldwide that accept VISA credit.
- Pay ahead feature. Pay more than the minimum and have overpaid amounts applied to subsequent minimum payments due.
- Scorecard - A TVS feature which allows our VISA Credit Card users the ability to gain points towards future purchases. (Increase those Scorecard points by routing and recurring payments to your TVS F.C.U. VISA Credit Card.)
- Chargegard Protection - This option provides insurance protection in the form of life insurance, involuntary unemployment, and disability.
- Our VISA Credit Card is highly secured through FALCON. After your card is used 5 consecutive times a day, a representative will contact you to be sure the card was not lost or stolen. A credit union card coordinator will also try to reach you if the FALCON Representative is unsuccessful. This is a security service to you the member.
- Balance transfer incentive 2% on the outstanding balance transferred up to a maximum of \$300 deposited into your share-savings account. No other built-in or backend fees associated with our balance transfers. (All balance transfers will be placed on your Tri-Valley VISA as a cash advance.)

### *Reminder to Christmas Club Participants*

Don't be left out in the cold when Christmas comes around next year - reactivate your account now!

Club accounts not active on or before Friday, February 17, 2012 will be closed. Call the office for information about our club accounts.

## Tax Relief LOAN SPECIAL!

**Borrow up to \$4,000  
for 12 months  
at a low rate of  
3.99% A.P.R.  
or from 12 to 18 mos.  
at 4.99% APR**



Some credit restrictions apply. Rates are subject to change.



*To all our members from the  
Office Staff and Board  
at your Credit Union:*

***Have a Safe,  
Healthy, and  
Prosperous 2012!***

### *Welcome!* ***Our new member companies:***

- The Desk Doctor
- Jen's Flowers
- Petal Pushers/Christopher's Flowers

### **Attention Member Companies:**

Tri-Valley Service F.C.U. would like to give our member companies the opportunity to spotlight their business in our quarterly newsletter. If you are interested in having your business recognized, submit a brief summary along with your contact information to:

Laurie Ali, Marketing Coordinator  
Tri-Valley Service F.C.U.  
P.O. Box 16345  
Pittsburgh, PA 15242

**OR** email to [info@trivalleyservice.com](mailto:info@trivalleyservice.com)

Please limit your information to 5 or 6 lines. All information will be verified before publication. Please note that this advertising should not be viewed as a direct endorsement by Tri-Valley Service F.C.U., but simply as another service provided to our field of membership.