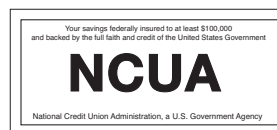


TRI VALLEY SERVICE FEDERAL CREDIT UNION

P.O. Box 4350 • 3045 Chartiers Ave.
Pittsburgh, PA 15204-0350

Phone: 412-771-9944
Fax: 412-771-4644
Phone-A-Teller: 1-866-470-7407

e-mail: info@trivalleyservice.com
website: www.trivalleyservice.com



HOURS: Mon. thru Fri.
8:30 am to 4:00 pm

APRIL 2010

QUARTERLY

Coming Summer 2010

OUR NEW BRANCH OFFICE:

1920 Cochran Road

Pittsburgh, PA 15220

LOCATION • LOCATION • LOCATION

To better serve your needs!

IMPORTANT NOTICE:

The enclosed statement has been verified by the Supervisory Committee of the Tri-Valley Service F.C.U. If there are any discrepancies, please contact the Supervisory Committee at the address shown on your statement.

**Low Rate of
8.65% APR**

***Balance Transfers (for the life of the transfer balance) still going on!
DON'T WAIT - CALL TODAY.***

T.V.S. Scholarship Update

Tri-Valley Service F.C.U. in conjunction with Langley High School Alumni have 2 - \$1,000.00 scholarships being offered to members seeking continuing education. Call the office for an application.

**RATE
CORNER**

2nd QUARTER 2009 DIVIDENDS

REGULAR SHARES

0.3500% 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. 0.35% 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

**VISIT US ONLINE @
www.trivalleyservice.com**

VISA NEWS!!

CREDIT INFORMATION

At a low **11.65% A.P.R.**,
... You can't go wrong!



CHECK OUT THESE BENEFITS:

- Credit limits up to \$10,000.00.
- 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 new T.V.S. feature which allows our VISA Credit Card users the ability to gain points towards future purchases.
- Chargegard Protection - This option provides insurance protection in the form of life insurance, involuntary unemployment, disability, unpaid employer leave of absence.

DON'T FORGET ABOUT OUR DEBIT CARD!

With a Tri-Valley Service debit card, you can utilize these features:

- No charge at any PNC Bank, CU\$, or Co-Op ATM's.
- Over 40,000 nationwide locations.
- The ability to withdraw not only from your sharedraft/checking account, but also your sharedraft/savings (001 only) at any ATM.
- Deposits at ATM's (same day availability; some restrictions apply)

Find the FREE ATM'S

Know where fee free ATM's are located in your neighborhood. Go to www.trivalleyservice.com to find the locations of the CU\$ and CO-OP ATM's in your area. PNC Bank ATM's are also among the list of T.V.S. card users "Free ATM's".

VISA NEWS!!

PAY-BY-PHONE

To avoid late charges call 1-800-433-0505 with your checking account number. \$10.00 fee for this service - NSF fees also applicable.

Manage your account online @
www.ezcardinfo.com

IT'S FREE AND SIMPLE TO USE!

Why go anywhere else for this service?
 We offer our VISA Credit Card members
the perfect deal!

- 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.



2010 HOLIDAYS

The credit union will be closed on the following days:


Good Friday	.....	Friday, April 2
Memorial Day	.....	Monday, May 31
Independence Day	.....	Monday, July 5
Labor Day	.....	Monday, September 6
Columbus Day	.....	Monday, October 11
Veterans Day	.....	Thursday, November 11
Thanksgiving	.....	Thurs./Fri., November 25-26
Christmas	.....	Friday, December 24

Experience real benefits with real-time updates.

With **Real-Time Activity** your accounts are immediately updated with detailed history of all activities and transactions.

Your deposits, transfers and debit transactions will reflect in your balance as they occur.

Also, with Tri-Valley Service F.C.U.'s **Online Real-Time** access you can review and print up-to-the-minute activity on your accounts.



**\$75.00
GET-GO
GAS CARD**

**WITH A NEW LOAN
FOR A 2010 VEHICLE
@ TRI-VALLEY
SERVICE F.C.U.**

FOR A LIMITED TIME ONLY



(MUST MEET QUALIFICATION GUIDELINES)
Loan must remain with T.V.S. F.C.U. for the term
selected or \$75.00 will be charged back to the
member. May not be combined with any other
coupon or Enterprise special.

**Spring "For Any Reason"
Loans!**

Whatever your reason for needing a loan, we have great rates for you. No collateral is necessary.

**Borrow up to \$4,000
for 12 months
at a low rate of
5.00% A.P.R.**

**or from 12 to 18 mos.
at 6.00% APR**

Some credit restrictions apply. Rates are subject to change.



Loan/VISA Credit Card Application Applicant must attach a recent pay stub and valid I.D.

Please print all information clearly. Return your completed application to the T.V.S. office or fax to 412-771-4644. We will contact you if additional information is required to complete your request. Your application will be handled promptly and confidentially.

VISA Credit Card **Loan Amount** _____ Purpose _____
 Credit Line Requested \$ _____ Term _____ Collateral Offered _____

Individual **Joint/Co-Applicant** (both must sign this application)

Applicant		Account #
Name (First, MI, Last)		Drivers License #
E-mail Address		
Home Address		Years
City, State, Zip		
Birth Date		Social Security No.
Home Phone		Business Phone
Employer		Position Years
Employer Address		
Previous Employer (if less than 2 years at present)		Years
Mortgage/Rent \$ (circle one)		Current Salary
Other Income*		Source
<small>Have you ever declared bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No Are any of your debts past due? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you ever had property repossessed? <input type="checkbox"/> Yes <input type="checkbox"/> No</small>		

Joint/Co-Applicant		
Name (First, MI, Last)		Drivers License #
E-mail Address		
Home Address		Years
City, State, Zip		
Birth Date		Social Security No.
Home Phone		Business Phone
Employer		Position Years
Employer Address		
Previous Employer (if less than 2 years at present)		Years
Mortgage/Rent \$ (circle one)		Current Salary
Other Income*		Source
<small>Have you ever declared bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No Are any of your debts past due? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you ever had property repossessed? <input type="checkbox"/> Yes <input type="checkbox"/> No</small>		

ANY FAX OF MY SIGNATURE WILL BE HELD EQUALLY ENFORCEABLE AS MY GENUINE SIGNATURE.

*NOTE: Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

We certify that the information given on this application is complete and true and submitted for the purpose of obtaining credit. We authorize Tri-Valley Service F.C.U. to use any credit reporting agency or otherwise verify the information and answer questions and requests from others like banks and credit agencies about my/our credit and experience information. We understand and agree that by me/us requesting that monies be disbursed to myself or others that we agree and accept all terms and conditions of the loan disclosure statement.

Applicant's Signature _____ Date _____ Other Signature _____ Date _____

The Benefits of Membership . . . Pass It On!

MEMBERSHIP REFERRAL*

Tell your family members and co-workers age 18 and older about T.V.S. membership and it could earn you \$25.00!

REFERRING MEMBER	
(please print)	Name _____
	Address _____
	City, State, Zip _____
NEW MEMBER	
(please print)	Name _____
	Address _____
	City, State, Zip _____
	Daytime Phone _____
	Employer _____
Relationship (circle one) Family Member Co-worker	

The new Tri-Valley Service F.C.U. member will receive valuable credit union membership and excellent member services.

The referring member will receive a \$25.00 reward deposited into his or her account when the new member becomes a Tri-Valley Service F.C.U. member with the initial \$25.00 minimum deposit and also opens any other of the following services: checking, VISA credit, or any loan product within 45 days of receipt of the new membership application.

**Above accounts must remain open a minimum of 45 days before the \$25.00 referral reward is deposited into referring members account.*

★ LOAN RATES ★

★NEW AUTOS & FULLY SECURED LOANS

24 mos.	as low as 4.30%
36 mos.	as low as 4.60%
48 mos.	as low as 4.75%
60 mos.	as low as 5.05%
72 mos.	as low as 5.25%

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

★USED AUTOS - 2004 to 2009

24 mos.	as low as 5.35%
36 mos.	as low as 5.50%
48 mos.	as low as 5.60%
60 mos.	as low as 6.20%
72 mos.	as low as 6.60%

★The following applies to the above loan rates (new & used). If putting 10% down (including trade-in, money down, and in some instances rebates), the interest rate will be lowered by 0.50%; 15% down, interest lowered by 0.75%; 20% down, interest lowered by 1%.

★USED AUTOS - 2003 and older

24 mos.	as low as 6.95%
36 mos.	as low as 7.20%
48 mos.	as low as 7.60%
60 mos.	as low as 8.00%
72 mos.	as low as 8.40%

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

PERSONAL LOANS

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

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.