

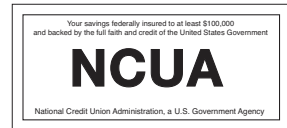
TRI V S VALLEY SERVICE FEDERAL CREDIT UNION

JULY 2010

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

QUARTERLY



A Message from your CEO

The new buzz word out there with financial institutions is “BUNDLE”. In order to get the best deal they have to offer you to opt-in to several different services or products. This is something that I see all of the time. When it comes to signing a contractual agreement with a third party the key things involved now are timing and the more you buy the better your pricing options.

Whatever happened to “OLD SCHOOL”? This is the era that I grew up in. No string attached - and you get what you pay for.

I once again would like to reiterate on a statement that I had made previously, “Tri-Valley Service F.C.U. is trying to keep it plain vanilla”. If I could invite you into trying one of the services that we offer, I would consider that be be a success, and upon that methodology of success we will build a bigger and better Credit Union.

What I am asking is that you **TRY US**. We take pride in being competitive with the larger financial institutions, but we get even more satisfaction in being able to serve you in a manner that fits our motto: **“Large enough to serve - small enough to care”**.



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 to members age 60 and over (Simply 60 Checking)

Receive \$25.00 when
you open a new account!

DON'T GET CAUGHT IN A BIND. FOR A \$35.00 FEE YOU CAN HAVE THE PEACE OF MIND KNOWING THAT T.V.S. OFFERS OVER-DRAFT PROTECTION. LIMITS UP TO \$400.00. YOU MUST “OPT-IN” FOR THIS SERVICE!

“IT IS WHAT IT IS.” Look inside for more details.

VISIT US ONLINE @ www.trivalleyservice.com

LOANS • LOANS • LOANS

LOAN RATES & SPECIALS AS LOW AS 5.00% APR

★NEW AUTOS & FULLY SECURED LOANS

| | |
|-----------------|-----------------|
| 24 mos. | as low as 3.80% |
| 36 mos. | as low as 4.10% |
| 48 mos. | as low as 4.25% |
| 60 mos. | as low as 4.55% |
| 72 mos. | as low as 4.75% |

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.

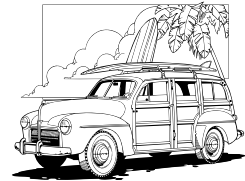
*ALL LOAN RATES EXPRESSED AS ANNUAL PERCENTAGE RATE TO QUALIFIED BORROWERS WITH AAA CREDIT.

OBTAIN CURRENT RATES @ www.trivalleyservice.com

2010 HOLIDAY CLOSING SCHEDULE

| | |
|----------------------------|---------------------|
| Independence Day | Monday, July 5 |
| Labor Day | Monday, September 6 |
| Columbus Day | Monday, October 11 |

Our VISA is a "Classic"



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

CHECK OUT THESE BENEFITS:

8.65% APR balance transfer special still going on!

- 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.

Why go anywhere else for this service?

We offer our VISA Credit Card members one "classic" deal!

BACK TO SCHOOL COMPUTER LOAN SPECIAL!

Borrow up to \$4,000 for 1 year

as low as 5.00% APR

12 to 18 months @ 6.00% APR

Some credit restrictions apply. Rates are subject to change.

Don't fall victim to any of the scams that are out there.

If you receive a message through e-mail, phone, text messaging or any other means of communication requesting that you divulge certain information about your credit and/or debit cards including full card numbers and/or PIN numbers - **DON'T DO IT!** Your Credit Union would never ask you for this information. We do not have a need to know any PIN numbers associated with any accounts, and we would not contact you asking you to disclose your full account number. If this happens to you, please contact the Credit Union at once at 412-771-9944.

**RATE
CORNER**

3rd QUARTER 2010 DIVIDENDS

REGULAR SHARES

0.2500% 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

IRA Rollover Do's and Don'ts

Retiring? Laid off? Changing jobs? Make sure you know how to handle your retirement plan.

Do check on where you stand. Find out what types of accounts you have, and what investments you own.

Don't just cash everything out. If you ask your employer to issue a check to you, the process becomes more complicated and expensive than it needs to be. You could be subject to a 10% withholding, as well as income taxes and penalties.

Do contact Tri-Valley Service FCU and ask about an IRA rollover. This is a simple way to transition your account to us, while maintaining your tax advantages.

Don't take chances with your hard-earned money. Our IRA accounts provide competitive rates, no annual fees or management fees, and federal deposit insurance up to \$250,000 per depositor.

Keep your accounts intact; keep your money growing and keep your IRA right here at your credit union.

SHARE CERTIFICATES AMPLIFY YOUR EARNINGS! AS HIGH AS 1.86% APY

The minimum balance requirements on a Tri-Valley Share Certificate put these investments within reach of most members.

- As little as \$500.00 opens a 6 month or 1 year share certificate
- Higher yield opportunities within a \$1,000.00 minimum deposit
- Terms from 6 months to 5 years

Invest with peace of mind. Your funds are federally insured to \$250,000. Call or visit the office to open a TVS Share Certificate today. Rates are subject to change so check with us to get the most current rates.

APY (Annual Percentage Yield) Rates effective: 7/1/10 for 60 month term. Penalty for early withdrawal.

SERVICES OFFERED TO OUR MEMBERS

ONLINE BANKING: www.trivalleyservice.com

Audio Response: 1-866-470-7407

Access your Credit Union account 24 hours a day.

VISA CREDIT CARD: 11.65% APR on purchases or cash advances. No annual fee • 25 day grace period

8.65% APR BALANCE TRANSFER SPECIAL - Call for details

VISA CHECK CARD: (available with sharedraft accounts only)

No fees for deposits or transfers, Free balance inquiries, 24 hour access to your share or sharedraft accounts

VISA GIFT CARD: minimum \$25.00 • maximum \$500.00
\$2.00 fee

DIRECT DEPOSIT: pension, social security, veteran, military, railroad retirement, government, and payroll checks (with company approval)

ACH PAYMENTS: insurance premiums, utility bills, mortgage and tuition payments

PAYROLL DEDUCTION WIRE TRANSFER SERVICE:

Incoming - \$7.50 • Outgoing - \$15.00

MONEY ORDERS: \$1.00 per item

CASHIER CHECKS: \$5.00 fee

... AND MANY MORE!



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.

Application deadline: 7/30/10

PRIVACY NOTICE DISCLOSURE

Tri-Valley Service Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at 412-771-9944 or write to:

Tri-Valley Service Federal Credit Union
PO Box 4350
Pittsburgh, PA 15204

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

Information we receive from you on application and other forms

Information about your transactions with us

Information we receive from a consumer reporting agency

Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions here you conduct financial transactions

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us

We may disclose nonpublic personal information about you to the following types of third parties:

Financial service providers, such as insurance companies.

Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, plastic card processors, direct marketers, and government agencies.

Disclosure of Information to Parties That Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operation of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information About Former Members

If you terminate your membership with Tri-Valley Service Federal Credit Union, we will not share information we have collected about you, except as may be permitted by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Members Can Do to Help

Tri-Valley Service Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.

Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should be aware. Official credit union staff will have access to your information and will not need to ask for it.

Keep your information with us current. If you address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have questions. Please do not hesitate to call us - we are here to serve you!

**Credit Unions - Together We're Better. It Pays to Use Your Credit Union!
Do You Belong? iBelong**