

TRI VALLEY SERVICE

FEDERAL CREDIT UNION

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

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

e-mail: tri.fcu@verizon.net
website: www.trivalleyservice.com

Your savings are federally insured
to \$100,000
NCUA
National Credit Union Administration
a U.S. Government Agency

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

QUARTERLY

JANUARY 2006



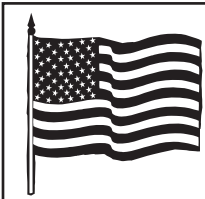
*Coming
this
spring . . .*

LIVE DEBIT CARDS!

As of March 15, 2006 Tri-Valley Service FCU will be implementing a new debit card system. What does this mean for you? Your debit card will be live, live, live! No more waiting for the system to "update". Every debit card holder will be reissued a brand new debit card (don't worry, your account number will stay the same).

These new cards will arrive to you sometime between March 10 and March 15, 2006. Please do not attempt to use your old card after March 14, you will be denied.

Credit Union policies adhered to.



**Support
Our
Troops!**

Proudly presenting . . .
**VISA GIFT
CARDS!**



Looking for a unique gift for a spring wedding, birthday, retirement or any reason? Why not consider purchasing a VISA Gift Card for the occasion.

VISA Gift Cards can be purchased for any amount over \$25.00 to a maximum of \$500.00. Ask a TVS representative about this exciting new service.

Cost is \$1.50 per card. Some restrictions apply.

Tri-Valley Service F.C.U. VISA Card *Apply for yours today!*

- 10.95% APR
- All new, approved applications receive a \$25 deposit into account
- Earn as much as 2% of transfer balance to a maximum of \$100.00.

Plus many more great reasons - call today!

2006 HOLIDAY CLOSING SCHEDULE

Mon., January 16 Martin Luther King Day
Mon., February 20 President's Day
Fri., April 14 Good Friday



*Here's another
great service . . .*

CHECK IMAGING!

That's right! Tri-Valley Service FCU is now offering a FREE check imaging service. Take advantage of this new service right now. Through our web access TVS Connect you are able to view the front and back of your checks (sharedrafts) once they have cleared your account. Just click on the cleared check number, and the image will be made available to you!



*A Reminder of
Some of our
Great Services!*



- **MONEY ORDERS**
(available up to \$1,000.00) Cost \$1.00 each.
- **WESTERN UNION QUICK CASH**
(available for both domestic \$20.00 - International under \$500 - \$35 fee <over \$500 to a max. of \$10,000 there will be a \$35.00 fee + 2% of principal>.
- **NEWBORN ACCOUNTS**
T.V.S. will match up to a maximum of \$25.00 for all newly opened newborn accounts. (Potential members under 1 year of age).



*Happy
Valentine's
Day!*



TRI-PAY NEWS

**(Electronic
Bill Pay)**

Tri-Valley Service FCU would like to reintroduce you to Tri-Pay. Our version of Electronic Bill Pay.

Sign up for Tri-Pay on or before April 12, 2006 and you could be eligible to win a Panasonic DVD-VHS Recorder.

We love to see your shining faces, but we also want to make access to your funds as simple, easy and convenient as possible.

Web access to your accounts is the wave of the future - sign up today!

You are invited to visit our website anytime. It's like coming to the credit union office but with your slippers on. No need to come out in the cold. You can even drop us a note and let us know how we're doing.

**VISIT US ON THE WEB AT:
www.trivalleyservice.com**

Enroll now in Direct Deposit!

With Direct Deposit, you can be sure that when payday rolls around, your money is in your account - not lost, stolen or sitting in your wallet waiting to be cashed. Even better, your pay is available as cash immediately - unlike your paycheck, which has to clear before you can access funds. It's easy to sign up! Simply ask your payroll department how you can enroll.

IRA UPDATES

IMPORTANT IRA DATES

January 1, 2006

First day to contribute money to your Traditional and/or Roth IRA's for 2006.

April 1, 2006

Last day for 2005 that you may choose to receive your first Required Minimum Distribution. (for Traditional IRA owners who have reach age 70-1/2 during 2005).

April 17, 2006

Federal Income Tax Filing Deadline - Last day to open or contribute money to your Traditional and/or Roth IRA's for 2005.

December 31, 2006

Last day to take funds from a Traditional IRA to fund a Roth IRA for 2006. Last day for 2006 to receive a Required Minimum Distribution from your Traditional IRA (for owners who have reach age 70-1/2 or older).

Roll over your Retirement Savings to an IRA at Tri-Valley Service F.C.U.

With your job transition you are eligible to receive funds from your former employer's* retirement savings plan (Thrift Savings Plan, 401(k), 403(b), or 457). (*Check with your employer.)

WHAT WILL YOU DO WITH YOUR MONEY?

Don't lose your hard earned retirement dollars to taxes! Roll them over to a Traditional Rollover IRA at T.V.S. and your money will:

1. Continue to be tax deferred
2. Earn a high guaranteed return
3. Be Federally insured

Don't lose the opportunity of future tax deferment. We can help you arrange a direct rollover from your employer's plan.



Would you like \$125.00?

Open up a NEW checking account with Tri-Valley Service F.C.U. and we will put in the first deposit of \$25.00.

In addition, we will give you four more deposits of \$25.00 each over the next four months.

And we will give you your first box of check FREE!



*This offer is for a limited time only and you must keep your checking account open and active a minimum of 6 months.

Apply today and start spending your FREE money!

*Offer expires January 31, 2006

NEWSFLASH

ANNUAL MEETING NOTICE

Mark your calendar for the next Annual Meeting which will be held on Wednesday, April 12, 2006 at the Credit Union office. Details to follow in the next newsletter.

ATTENTION: Christmas Club Participants

Please be sure to activate your account on or before February 15, 2006. Otherwise your account will be considered inactive and will then be closed. *Start saving now for the 2006 Christmas Season!*

RATE CORNER

4th QUARTER 2005 DIVIDENDS

REGULAR SHARES

1.10% 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. 1.09% 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 31 day interest 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

ATTENTION DORMANT

ACCOUNT HOLDERS!

In accordance with the PA Unclaimed Property Act (Escheat) if you have not had activity in your Credit Union account within the past 5 years, you could possibly risk the loss of your hard earned money. Please contact the Credit Union office at 412-771-9944 to review the status of your account.

Loan Rates & Specials AS LOW AS 4.95%!

NEW AUTOS & FULLY SECURED LOANS

24 mos.	as low as 5.20%
36 mos.	as low as 5.45%
48 mos.	as low as 5.70%
60 mos.	as low as 5.80%
72 mos.	as low as 6.00%

Motorcycles, ATV's, RV's, Jet Skis, Boats -

1% above new auto rates.

USED AUTOS - 1999 to 2004

24 mos.	as low as 6.35%
36 mos.	as low as 6.60%
48 mos.	as low as 7.00%
60 mos.	as low as 7.40%
72 mos.	as low as 7.80%

USED AUTOS - 1998 and older

24 mos.	as low as 7.95%
36 mos.	as low as 8.20%
48 mos.	as low as 8.60%
60 mos.	as low as 9.00%
72 mos.	as low as 9.40%

Used Motorcycles, ATV's, RV's, Jet Skis, Boats -

1% above used auto rates.

PERSONAL LOANS

12 mos.	as low as 8.40%
24 mos.	as low as 8.90%
36 mos.	as low as 9.40%
48 mos.	as low as 9.90%
60 mos.	as low as 10.40%

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

OBTAIN CURRENT RATES @ www.trivalleyservice.com

VISA Credit Cards at 10.95% A.P.R.

25 day grace period on purchases, no annual fee!