

**VISA GIFT CARDS . . .**  
*convenient gifts for any occasion!*

With the gift giving season right around the corner; birthdays, fall weddings, whatever the reason, T.V.S. VISA Gift Cards are a convenient way for you to buy the perfect gift for anyone or everyone on your shopping list.

T.V.S. VISA Gift Cards are the ideal gift for people who are difficult to buy for because the recipient can use the card anywhere VISA is accepted.

Purchasing a T.V.S. VISA Gift Card is simple. Just call the office or send us an email to [tri.fcu@verizon.net](mailto:tri.fcu@verizon.net) or contact us through T.V.S. Connect (online access). Choose the amount you would like to purchase from \$25 to \$500. Cost is only \$1.50 per card.

Purchasing a T.V.S. VISA Gift Card on or before December 8, 2006 will make you eligible to win a \$50.00 card for your own holiday shopping.\*

\*One entry per card purchased.

**YOUR AUTO LEASE IS UP.  
NOW WHAT??**

You have enjoyed two or three years of relatively carefree driving, with a leased vehicle. But now the lease is nearly up. So you need to decide your next step.

**Choice #1:** *Buy it and keep it.* This might be a good move if you really love the vehicle. Remember, in most cases the buyout is negotiable. Consult various pricing guides and offer a figure that is close to wholesale.

**Choice #2:** *Turn it in.* Take care of any repairs, especially if they're under warranty. Have the vehicle washed and detailed, and bring along any maintenance records.

**Choice #3:** *Buy it, then sell it yourself.* If you are facing high mileage fees, this may be your best strategy. Investigate the resale value of the vehicle ahead of time, using resources such as [www.edmunds.com](http://www.edmunds.com) or [www.kbb.com](http://www.kbb.com).

If you decide to purchase the vehicle, be sure to see us first for affordable, hassle free financing.



*Happy Autumn!!*

**FREE BILL PAYMENT -  
THRU TRI-PAY**

Tri-Pay's benefits include:

- Send payments to virtually anywhere in the U.S. from the telephone company to the babysitter.
- Send payments up to one year in advance. Either online or through recurring/automatic payment.
- Pay one bill at a time or your monthly bills at once. Helps protect against "dumpster diving", or mailbox ID theft.
- Available to you 24 hours a day.
- Going paperless keeps more trees standing for all to enjoy.
- Best of all - it's **FREE!**

Let us free you up from writing checks, buying stamps and going to other web pages and remembering all those passwords. It's convenient, secure and easy to set up.

CALL THE OFFICE TODAY FOR AN APPLICATION, YOU'LL BE GLAD YOU DID!

If you need more information on any of our loan rates or other services your credit union offers, please stop in or call our office and we will be glad to help.

Membership brochures, fee schedules and service brochures available upon request. Check us out on the web at [www.trivalleyservice.com](http://www.trivalleyservice.com) for the most up to date information about your credit union.

**HOLIDAY CLOSING SCHEDULE**

Thursday, November 23 . . . . .Thanksgiving  
Friday, November 24 . . . . .Thanksgiving  
Monday, December 25 . . . . .Christmas  
Monday, January 1, 2007 . . . . .New Year's Day

**VISIT US ON THE WEB @  
[www.trivalleyservice.com](http://www.trivalleyservice.com)**

**TRI VALLEY SERVICE  
FEDERAL CREDIT UNION**

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

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

e-mail: [tri.fcu@verizon.net](mailto:tri.fcu@verizon.net)  
website: [www.trivalleyservice.com](http://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**

OCTOBER 2006

**Don't keep the benefits of TVS membership to yourself!**

Does your brother need a low rate on an auto loan? Does a co-worker want a low rate on a VISA credit card? Does your Mom and Dad need to roll over their retirement account into a high earning Traditional IRA investment? Turn them onto the benefits of membership in the Tri-Valley Service F.C.U. Then everyone can take advantage of all the products and services you currently enjoy!

- Low rates on car loans and credit cards.
- Online account access - **TVS Connect**
- Account access through **Phone-A-Teller**
- A variety of IRA's and share certificates
- A wide array of low or no cost financial services

**Know anyone who is eligible to join?  
Have them sign up today, and for the referral  
you will receive a paper shredder\* which goes  
with the Credit Union's 4th quarter theme of:  
"PROTECT, DEFEND AND GUARD  
AGAINST IDENTITY THEFT."**

\*This offer is for a limited time only, while supplies last.

**Urgent Security Changes  
TVS Connect and Phone-A-Teller Users  
please take note . . .**

**EFFECTIVE NOVEMBER 1, 2006  
ALL PERSONAL IDENTIFICATION  
NUMBERS (PIN'S) ASSOCIATED WITH THE  
ABOVE SERVICES WILL BE CHANGING.**

Users of TVS Connect will be prompted to change their PIN number on November 1, 2006. All new users will receive a temporary PIN to access the system upon application.

User of Phone-A-Teller should contact the credit union regarding this change.

These changes are being made in an effort to assure you safe and sound access to your accounts through our automated systems.

**Shred!  
Shred! Shred!**



Thieves known as "Dumpster Divers" can steal your identity and rack up thousands of dollars against you must be quickly browsing through your trash. The Federal Trade Commission suggests shredding the following to protect you identity:

- Expired credit cards
- Physician statements
- Insurance forms
- Charge receipts
- Checks and account statements
- Copies of credit applications
- Credit offers that you receive in the mail

## Fall Loan Rates & Specials AS LOW AS 5.40%!

### Rake in the Savings!

Looking for auto refinancing this fall? Why not try Tri-Valley Service FCU for our financing rates. Take the rebate and finance with us! We will offer you a package deal that you can't afford to pass up.



#### ★NEW AUTOS & FULLY SECURED LOANS

12 mos. ....	as low as 5.85%
24 mos. ....	as low as 5.85%
36 mos. ....	as low as 6.15%
48 mos. ....	as low as 6.40%
60 mos. ....	as low as 6.50%
72 mos. ....	as low as 6.70%

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

#### ★USED AUTOS - 2000 to 2005

12 mos. ....	as low as 6.65%
24 mos. ....	as low as 6.65%
36 mos. ....	as low as 6.90%
48 mos. ....	as low as 7.30%
60 mos. ....	as low as 7.70%
72 mos. ....	as low as 8.10%

#### ★USED AUTOS - 1999 and older

12 mos. ....	as low as 8.25%
24 mos. ....	as low as 8.25%
36 mos. ....	as low as 8.50%
48 mos. ....	as low as 8.90%
60 mos. ....	as low as 9.30%
72 mos. ....	as low as 9.70%

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

★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%.

#### PERSONAL LOANS

12 mos. ....	as low as 8.15%
24 mos. ....	as low as 8.65%
36 mos. ....	as low as 9.15%
48 mos. ....	as low as 9.65%
60 mos. ....	as low as 10.15%

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

OBTAIN CURRENT RATES @ [www.trivalleyservice.com](http://www.trivalleyservice.com)



## Happy Halloween!

## Understanding Your Credit Score

Whether we like it or not, our credit score strongly affect our financial lives. Every consumer who has applied for any type of financing should have a credit score based on a credit report. Whenever you make a major purchase, rent an apartment, or even apply for a job, your credit score may determine your success. It may also determine the interest rate you pay on a loan.

Your credit report shows your entire credit history, including payment habits, how much you owe, the type of credit you use, and your credit applications. It reflects your behavior compared to the habits of the general public. Lenders use it to predict how likely you are to pay your bills on time and whether you can afford to take on more debt. Credit score range from 300 to 850. Most people have score between 600 and 800.

Five key categories determine your credit score:

1. How you pay your bills determines 35% of the score. Paying all your bills on time is ideal. Paying late consistently or having bills sent to a collector reduces your score. Even a single late payment can reduce your credit score.
2. The amount of money you owe determines 30% of the score. A formula compares your total outstanding debt against a calculated "allowable credit". Maxing out your credit cards drops your credit rating significantly.
3. Length of credit history determines 15% of your score. The longer you've had credit, the higher the score.
4. Mix of credit determines 10% of your score. The best credit score show a mix of revolving credit (credit cards) and installment credit (mortgages, auto loans, etc.).
5. New applications for credit determines 10% of your score. New credit inquiries can lower your score, especially if you have had previous credit problems. Evidence that you are searching for more credit will work against you.

You are entitled to one free credit report per year. Obtain your credit report annually and be sure it is accurate. You can obtain your free credit report by calling 877-322-8228 or visit [www.annualcreditreport.com](http://www.annualcreditreport.com).

**RATE  
CORNER**

## 3rd QUARTER 2006 DIVIDENDS

### REGULAR SHARES

0.90% 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. .... 0.90% 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

## PLEASE NOTE!

- ✓ The night deposit slot at the credit union office is not to be used for cash deposits.
- ✓ The credit union reserves the right to offset delinquency issues on loan and VISA Credit Cards with the shares and dividends of any member to the extent of any loans made to him/her and any dues or charges payable to them.
- ✓ Attention members with TVS auto loans: You may be contacted by our new insurance handler for updated information on your present auto insurance carrier. Please verify this information with them by calling 1-800-653-8812 or visit their website at [www.myinsuranceinfo.com](http://www.myinsuranceinfo.com).



We reserve the bragging rights for this one . . .

## VISA Credit Card Newsflash

*Yes, we did it again! We took a classic and made it a real deal!*

Effective September 1, 2006, we've added "SCORECARD", which allows our VISA credit card users the ability to gain points towards future purchases. We've also added "CHARGE GARD PROTECTION" which provides insurance protection in the form of life insurance, involuntary unemployment, disability, unpaid employer approved leave of absence.

Call the office for further details on these great new options available to those with a TVS VISA Credit card.

Add this to a low 11.15% APR. Credit limits up to \$8,000.00, Free Travel Accident Insurance and many more options, and you'll agree you can't go wrong.

Making  
a World  
of Difference



At your credit union, we strive to make a difference in your life with great loan and saving rates and the best member service possible. But we're not alone . . . There are now more than 43,000 credit unions in 91 countries serving 136 million members.

Every day, all over the world, credit unions offer an alternative to for-profit financial institutions. As member-owned, not-for-profit, cooperatives, we provide competition that keeps other financial institutions rates and fees in check. As caring credit union employees and volunteers, we provide education and financial opportunity in a socially responsible environment. And that makes a world of difference.