

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
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

APRIL 2006

Loan Rates & Specials AS LOW AS 5.20%!

Looking for auto financing this spring? Why not try Tri-Valley Service F.C.U. 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

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 - 2000 to 2005

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 - 1999 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.

★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 8.40%
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

2006 HOLIDAY CLOSING SCHEDULE

Fri., April 14	Good Friday
Mon., May 29	Memorial Day
Tues., July 4	Independence Day



*Spring
is Coming!*

T.V.S. FEDERAL CREDIT UNION ANNUAL MEETING

WHEN: Wednesday, April 12, 2005
5:00 pm
WHERE: Credit Union Office
3045 Chartiers Ave.
Pittsburgh, Pennsylvania
WHY: Business Meeting
Election of Officers
Free Gift

There are (3) directors positions open at this time. Members interested in these positions should call 412-771-9944 for details.

Changing Addresses?

If you are moving, we need to know. Please notify us in writing of your new address and/or phone number. Remember your credit union membership is for life, but we have to be able to find you so that you can enjoy it.



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 loans and VISA credit cards with the shares and dividends of any member to the extent of any loan made to him/her and any dues or charges payable to him.
- ✓ 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.

HOW DOES THE CREDIT UNION OPERATE?

We are owned and operated by you, our members. Everyone in a defined field of membership is eligible to join TVS. The members elect a volunteer Board of Directors from the membership to provide strategic guidance and work with management to meet the goals of our organization. A Supervisory Committee is also made up to audit the financial operations and ensure the safety of our members' funds.

BENEFITS OF BELONGING TO A CREDIT UNION:

Some of the many benefits you receive when you join a Credit Union include:

1. *Ownership and a vote.
2. Lower interest rates and fees.
3. A wide array of financial services.

*OWNERSHIP

Credit Unions are an economic democracy. Each Credit Union member has equal ownership and one vote, regardless of how much money a member has on deposit. At a Credit Union every customer is both a member and an owner.

Visit us on the web at: www.trivalleyservice.com

Sharedraft/Checking Account News

Our Sharedraft/Checking accounts offer:

- No monthly service charges
- No minimum balance requirement
- Tri-Pay: Electronic Bill Payment (some fees assessed)
- 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 ATM's or CU\$ ATM's
- FREE monthly statements
- FREE 24 hour telephone access (1-866-470-7407), T.V.S.'s very own 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

IMPORTANT ACCOUNT INFORMATION

"LIVE" DEBIT CARDS

You asked for it, and we delivered.

We put a little "LIFE" in our debit cards.

No more waiting for the system to "update".

Effective March 15, 2006 we convert to an on-line system. This means that account balances will be updated as most transactions occur 24/7. A great improvement over the previous system.

Reminder: You can still access previous services with your new TVS VISA Debit/Check card:

- Cash back at participating merchants.
- The ability to withdraw not only from your checking (012) but also from your share/savings (001) accounts at any ATM machine.
- Deposits accepted at ATM machines.
(5 business day holds placed on all deposits.)

CALL TO APPLY TODAY!!

Free! ONLINE ACCOUNT ACCESS

Available with TVS Connect

Found on our website - www.trivalleyservice.com it is our way of offering a convenient and easy way to access your accounts. With this online service you can:

- Look up current account balances
- Review transactions
- View cleared checks
- Order checks
- Move money between your TVS accounts
- Pay your TVS Visa credit card
- Pay your TVS loan(s)
- Schedule future transfers/payments
- Request withdrawal of funds by check
- Apply for a wide array of loans online
- Contact a Credit Union Representative

Call today to find out about this great service!!



VISA NEWS CORNER



Tri-Valley Service is offering our members that have TVS Visa Credit Cards the opportunity to enroll in debt protection. With debt protection your monthly payments are suspended when you face difficult situations such as unemployment, hospitalization, disability, etc. Enroll in DEBT PROTECTION at www.dpenroll.com. Here you can choose from multiple levels of protection for just a few dollars a month. There is also an entry level that includes balance cancellations up to \$500.00 **at no cost to you. That's right - absolutely free!**

**At a low
11.15% A.P.R.,
You can't go wrong!**

Our VISA Credit Card carries many benefits.
So why go anywhere else for a VISA,
with T.V.S. we offer our members the perfect deal.

**RATE
CORNER**

1st QUARTER 2006 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

College Financial Aid and You

If you need financial assistance to make a college dream a reality, give us a call. We'll be happy to talk to you about your options. The Pennsylvania Higher Education Assistance Agency (PHEAA) and TVS Federal Credit Union have loan opportunities to help you meet tuition and other educational expenses, including:

- PHEAA Stafford Student Loans
- PHEAA Parent Loans For Undergraduate Students
- Personal Loans

Don't let money stand in the way of an education. Call or stop by the credit union office for more information.

Safe Investment Options at your Credit Union

Tri-Valley Service F.C.U. offers a number of investment accounts that are a safe place to park your money. Remember all funds on deposit at your credit union are federally insured up to \$100,000.00. Here are some examples of our investment options:

- 1) Share Certificates - available in terms ranging from 6 to 60 months. Our share certificates let you lock in your rate for a set investment period.
- 2) Coverdell Education Savings Accounts - (Education IRA's) These accounts were designed as an educational savings tool. You can contribute up to \$2,000.00 per year for each child or grandchild under the age of 18 to be used to pay for educational expenses.

For more information about these secure investment opportunities call or visit the Credit Union.

Tri-Pay online bill payment is now available!

Tri-Pay provides you the ability to:

- Make payments to anyone in the U.S. banking and postal system.
- Make payments anywhere, anytime.
- Schedule variable or recurring payments up to one year in advance.
- Review which bills you have paid and when. (some fees apply)

Tri-Pay is located through TVS Conect.

You must have a valid TVS checking account in order to use this service.

You still have time to apply for this service and be entered in the drawing for a DVD recorder (VCR/DVD combo) Call today for an application!