

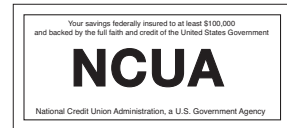
TRIVALLEY SERVICE

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: tri.fcu@verizon.net
website: www.trivalleyservice.com



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

QUARTERLY

OCTOBER 2007

★ LOAN RATES ★

★ NEW AUTOS & FULLY SECURED LOANS

24 mos.	as low as 5.85%
36 mos.	as low as 6.15%
48 mos.	as low as 6.30%
60 mos.	as low as 6.60%
72 mos.	as low as 6.80%

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

★ USED AUTOS - 2001 to 2006

24 mos.	as low as 6.65%
36 mos.	as low as 6.80%
48 mos.	as low as 6.90%
60 mos.	as low as 7.50%
72 mos.	as low as 7.90%

★ USED AUTOS - 2000 and older

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 10.25%
24 mos.	as low as 10.35%
36 mos.	as low as 10.50%
48 mos.	as low as 10.90%
60 mos.	as low as 11.30%

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

OBTAIN CURRENT RATES @
www.trivalleyservice.com

RATE CORNER

3rd QUARTER 2007 DIVIDENDS

REGULAR SHARES

0.65% 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. 0.65% 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

See our loan special on Page 3!



VISA NEWS CORNER



CREDIT INFORMATION

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

CHECK OUT THESE BENEFITS:

- Credit limits up to \$8,000.00.
- 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
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.

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

DEBIT INFORMATION

You can't beat our

VISA Debit/CheckCard Deal!

WE OFFER THE FOLLOWING FEATURES:

- Cash back at participating merchants.
- The ability to withdraw not only from your sharedraft/checking account (012 account only), but also your share/savings account (001 account only) at any ATM machine.
- Deposits at ATM machines (5 business day hold on any and all deposits).
- FREE withdrawals at PNC Bank ATM's and CU\$ ATM's. *Coming Soon: Co-op Network ATM's!*

**CALL THE OFFICE TODAY FOR AN
APPLICATION FOR THIS GREAT SERVICE!**

**Visa debit/check cards issued in conjunction with sharedraft/checking participants only.*

**Your T.V.S. VISA Check/Debit Card
is also an easy way to pay bills!**

FOLLOW THESE EASY STEPS:

- Contact your merchants by phone or over the internet to pay your bills with your T.V.S. Check/Debit card.
- You can pay your bills just once or set up automatic monthly payments.
- You decide which bills to pay, when and what amount. The money is deducted from your checking account and is easy to track with online access or monthly statements.

**BACKED BY VISA'S ZERO (0)
LIABILITY POLICY**

*If your T.V.S. VISA Check/Debit is ever lost
or stolen you are not responsible for
unauthorized purchases.*

FREE SERVICES AT YOUR CREDIT UNION!

ONLINE ACCOUNT ACCESS

Available with T.V.S. 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 T.V.S. accounts
- Pay your T.V.S Visa credit card
- Pay your T.V.S 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!!

SECURITY ALERTS!

IMPORTANT SECURITY INFORMATION:

Recent security briefings attended by T.V.S. employees highly suggests that all members of Tri-Valley Service F.C.U. change their pin number (if you haven't already) from the last four digits of your social security number to another unique 4 digit code. This will ensure the highest quality of security in regards to your account information. This isn't to alarm you; it is a precaution that must be taken in order for the security of the credit union to be kept safe.

In order to change your pin number with Phone-A-Teller you simply call 1-866-470-7407 and put in your member number and current pin number. Then select option 3 to change it. If you have any questions or problems please call the office.

SUPPORT OUR TROOPS!

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!

FREE CHECKING!

We are offering a \$25.00 sign on bonus, call the office for details!

***"Rake" in the Savings with
our FALL LOAN SALE!***



**Borrow up to \$4,000
for 12 months
at a low rate of
6.10% A.P.R.**

some credit restrictions apply



**Attention
Christmas Club
Participants . . .**

Christmas Clubs in 2007 again will be transferred into your sharedraft/ checking account on October 15. Don't miss out on this great service.

Be assured during the holiday season in 2008 that you're not left out in the cold.

Call the office 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! Thank you.

VISA GIFT CARDS . . .

Convenient gifts for any occasion!

With the gift giving season right around the corner - birthdays, fall weddings, whatever the reason, Tri-Valley Service's VISA Gift Cards are a convenient way for you to buy the perfect gift for anyone or everyone on your shopping list.

Tri-Valley Service'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 Tri-Valley Service VISA Gift Card is simple. Just call the office or send us an email to 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 Tri-Valley Service VISA Gift Card on or before December 17, 2007 will make you eligible to win a \$50.00 card for your own holiday shopping.*

*One entry per card purchased.

**COMING SOON TO YOUR
CREDIT UNION . . .
MORTGAGE LOANS!**

Through Credit Union Member Mortgages.
Details to follow in your next monthly correspondence.

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 nay 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.
- ✓ Effective 11/15/07: Automatic Transfers from savings to checking to cover checking transactions, the fee will be \$3.00 per occurrence.
- ✓ We need your email address. In order to bring automation to all facets of the Credit Union we are asking you to send us your email address by calling the office or email us at tri.fcu@verizon.net.

2007 HOLIDAY CLOSING SCHEDULE

Thurs., November 22Thanksgiving Day
 Fri., November 23Day after Thanksgiving
 Tues., December 25Christmas Day
 Tues., January 1, 2008New Year's Day



**Happy
Halloween!**