

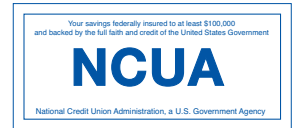
# TRI VALLEY SERVICE

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

JULY 2007

### Student Loan Information from your Credit Union

#### T.V.S. now offers our very own “College Care Package”

The financial well-being of our college bound students is extremely important to our Credit Union. We want to help our members manage their finances and avoid unnecessary fees. Whether you are a high school graduate or returning to college, our “College Care Package” can be a financial help.

**The package includes:**

- Free checking account\*
- VISA check card, good anywhere VISA is accepted!
- VISA credit card - \$300.00 limits or more\*

Apply by phone or pay us a visit and sign up for our “College Care Package” today.

\*Restrictions apply - ask for details.

#### **Did you know you can apply for your Student Loan and Parent Plus Loan online?**

Go to [www.aesSuccess.org](http://www.aesSuccess.org) and select “Entrance and Exit Counseling”. When the session is over and email confirmation will be sent to the school the student selects. Please remember if you are using the credit union as your lender you must open an account with us and bring a copy of your online application to the office for our files.

**Student Loan Applications Packets are also available at the office. Call or stop in for details!**

#### Get Smart with an Education Loan from T.V.S.!



In conjunction with Pennsylvania Higher Education Assistance Agency (PHEAA), TVS offers loans to both students and parents at great rates!

**Federal Subsidized Stafford Student Loan**

With this loan your child borrows for the financing of a college education at a low rate set by the federal government with a delayed repayment plan. Interest accruing on the loan during in-school and deferment periods is paid by the government. You must meet a federal “needs” test to qualify.

**Federal Unsubsidized Stafford Student Loan**

Don’t meet the “needs” requirements? During the in-school and grace periods, the interest on this loan is paid by the student. The payment can be deferred until after graduation.

**Parent Loan for Undergraduate Students (PLUS)**

If your child’s school participates in the Federal Family Education Loan Program, you can apply for a PLUS loan to cover some or all of the cost of attendance. Repayment of principal and interest begins 30 days after the final disbursement.

**Discounts available:** These discounts are offered for consecutive on-time payments and also for automatic deductions from a TVS checking account or any other financial institution checking account.

# CHECKING/DEBIT UPDATES

**CAN'T MAKE IT IN TO SEE US!**  
**Stop at an ATM - our "home away from home" . . .**  
**. . . where it's business as usual!**

**With a Tri-Valley Service debit card and an ATM, you can utilize these features:**

- ★ No charge at any PNC Banks ATM or CU\$ ATM
- ★ Over 4,300 locations
- ★ The ability to withdraw not only from your sharedraft/checking account.
- ★ Deposits at ATM's (same day availability - some restrictions apply)
- ★ Transfer funds between your accounts

Also with Tri-Valley Debit Card - you can get cash back at participating merchants!

**Don't hesitate! Apply for a Tri-Valley Service sharedraft/checking account for a VISA debit card today!!**

## For Your Information

- 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](mailto:tri.fcu@verizon.net)
- Start saving for Christmas now! Call the office today to sign up for this great service. Your Christmas Club funds will be transferred into sharedraft/checking accounts on October 15, 2007.
- Keep in mind that transfers done on TVS Connect (internet access) or Phone-A-Teller (ARU) can only be done between accounts within your account only. Access to joint accounts is not available at this time.

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



## 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 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

### CHECK THIS OUT!

\*For a limited time - when you open a T.V.S. checking account, we will make the initial (required) \$25.00 deposit into the account and also give you 50 FREE checks with your first order.

**Don't wait . . . this offer won't last long.**

\*Must remain open and active a minimum of 6 months in order to comply with offer. New checking accounts only.

# LOANS • LOANS • LOANS!!

## LOAN RATES & SPECIALS AS LOW AS 6.10%

### ★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 -  
1% above new auto rates.

### ★USED AUTOS - 2000 to 2005

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 - 1999 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](http://www.trivalleyservice.com)**



## Changing Addresses?

Each time that the Post Office returns mail back to us for various undeliverable reasons it costs the Credit Union money and time.

Therefore, a charge of \$3.00 will be assessed for each occurrence.

**In order to avoid this, please notify us in writing of your new address and/or phone number.**

Remember that your Credit Union membership is for life, but we have to be able to find you so that you can enjoy it.

## SECURITY UPDATE

Despite increased consumer awareness, "phishing" continues to bilk more consumers of their hard-earned cash. Phishers bait you with an e-mail that appears to be from a legitimate business. You're told there's a problem with your account and you need to verify your personal financial data.

**Don't fall for it.** It's most likely from an identity thief who is trying to trick you into disclosing your account, credit card and Social Security numbers or passwords. No legitimate company will ask you for this data.

### **TO AVOID BEING VICTIMIZED:**

- Never respond to an e-mail request for personal financial information.
- When doing business online, type in the complete URL, including "https" at the beginning. The "s" indicates that the site will be certified for security before a transaction can take place.
- Never click on embedded links. They can plant "keystroke loggers" that record what you type, allowing scammers to learn your account numbers and passwords.

Your Credit Union will never ask for personal information via e-mail. If you receive a suspicious e-mail feel free to contact us immediately.

**RATE  
CORNER**

## **2nd 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

## **BACK TO SCHOOL COMPUTER LOAN SPECIAL!**

**Borrow up to \$4,000 for 1 year  
as low as 6.10% APR**

Some credit restrictions apply,  
rates are subject to change.

### **2007 HOLIDAY CLOSING SCHEDULE**

Wed., July 4 . . . . . Independence Day

Mon., Sept. 3 . . . . . Labor Day

## **SHARE CERTIFICATES AMPLIFY YOUR EARNINGS! AS HIGH AS 5.20% A.P.Y.**

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 \$100,000.00. 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 7/1/07 for 60 mo. term. Penalty for early withdrawal.

### **SERVICES OFFERED TO OUR MEMBERS**

#### **ONLINE BANKING**

[www.trivalleyservice.com](http://www.trivalleyservice.com)

Audio Response: 1-866-470-7407

**Access you 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

#### **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: \$1.50 fee

#### **DIRECT DEPOSIT**

Pension, Social Security, Veteran, Military, Railroad Retirement, Government and Payroll checks (with company approval)

#### **ACH PAYMENTS**

Insurance premiums, utility bills, mortgage & 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!**