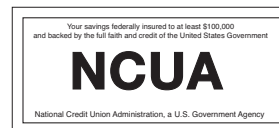


TRI VALLEY SERVICE FEDERAL CREDIT UNION

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: info@trivalleyservice.com
website: www.trivalleyservice.com



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

APRIL 2008

QUARTERLY

“FREE” CHECKING - You Betcha! But we prefer to say “NO”!

- Annual fee on VISA® Check Cards*? **NO!**
- VISA® Check Card Point-of-Sale Fees? **NO!**
- Monthly checking account service charge? **Nah!**
- Fee for telephone banking (call 24)? **Uh-uh!**
- Monthly fee for online access and bill pay? **Nope!**
- Annual fee on overdraft protection? **Forget about it!**
- Minimum balance? **Never!**
- Limits on check writing? **Nyet, nein, non!**
- Per check charge? **Not now, not ever!**

* Subject to credit approval. Ask for full details and disclosures.

BACK BY POPULAR DEMAND!

Find your account number in this edition of the T.V.S. Quarterly and you could win an additional 0.25% discount off your next loan.

★ COURTESY PAY ★

Effective May 13, 2008, courtesy pay will be added as another feature to our long list of benefits associated with T.V.S. checking accounts. Read the enclosed brochure to find out more about this new option. (#5756)

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



1st QUARTER 2008 DIVIDENDS

REGULAR SHARES

0.55% 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. 0.55% 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 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

Credit Unions - Together We're Better. It Pays to Use Your Credit Union!
Do You Belong? iBelong

MEMBERSHIP REFERRAL*

Tell your family members and co-workers age 18 and older about
T.V.S. membership and it could earn you \$25.00!

REFERRING MEMBER

(please print)

Name _____

Address _____

City, State, Zip _____

NEW MEMBER

(please print)

Name _____

Address _____

City, State, Zip _____

Daytime Phone _____

Employer _____

Relationship (circle one)

Family Member

Co-worker

**The new Tri-Valley Service F.C.U. member will receive valuable
credit union membership and excellent member services. (#2734)**

The referring member will receive a \$25.00 reward deposited into his or her account when: the new member becomes a (#5562) Tri-Valley Service F.C.U. member with the initial \$25.00 minimum deposit and also opens any other of the following services: checking, VISA credit, or any loan product within 45 days of receipt of the new membership application.

JUNIOR ACCOUNTS

We have a lot to offer even the youngest members!

Junior accounts can be opened for those under the age of 18 with as little as \$5.00. Dividends start accumulating on the \$5.00 minimum balance. You can set up payroll deduction or direct deposit from your paycheck directly into the junior account and start saving for things like a college education or a vehicle to help them on their way to a bright future.*



Newborn Accounts also Available

When you open an account for a child under the age of 12 months old, the Credit Union will match the deposit from as little as \$5.00 (required) to \$25.00.*

*Above accounts must remain open a minimum of 45 days before the \$25.00 referral reward is deposited into referring members account.

*It is the policy of this credit union that an account be opened by someone under the age of 18 have a joint owner age 18 or over.

T.V.S. Scholarship Update

Tri-Valley Service Federal Credit Union in conjunction with Langley High School Alumni have 2 - \$1,000.00 scholarships being offered to members seeking continuing education.

Call the office for an application.

VISA NEWS!!

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 (#7169) more than the minimum and have overpaid amounts applied to subsequent minimum payments due.
- Scorecard - A T.V.S. feature which allows our VISA Credit Card users the ability to gain points towards future purchases. (Increase those Scorecard points by routing and recurring payments to your TVS FCU VISA credit card.)
- Chargegard Protection - This option provides insurance protection in the form of life insurance, involuntary unemployment, disability, unpaid employer leave of absence.



VISA NEWS!!

New! PAY-BY-PHONE

To avoid late charges call 1-800-433-0505 with your checking account number. \$10.00 fee for this service - NSF fees also applicable.

Manage your account online @ www.ezcardinfo.com
IT'S FREE AND SIMPLE TO USE!

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.

Tri-Valley Service is presently doing maintenance on all inactive VISA Credit Card accounts. If you presently have a credit card in your possession that you haven't activated or used within a year, you could risk losing this great service. (#7268) We don't want to lose you, but it is costing the Credit Union money to keep inactive cards on the system. We will review again on May 14, 2008. All inactive cards will be closed at that time.

Spring "For Any Reason" Loans!

As you can tell by its name, a Spring "For Any Reason" loan can be used to finance any spring plans at all. You could use the money borrowed to pay for a family vacation, a new computer, home improvements. . . it's up to you! No collateral is necessary.

Borrow up to \$4,000 for 12 months at a low rate of 5.60% A.P.R.

or from 12 to 18 mos. at 6.49% APR

Some credit restrictions apply. Rates are subject to change.



Find the FREE ATM's

Know where fee free ATM's are located in your neighborhood. Go to www.trivalley.com to find the locations of the CU\$ and CO-OP ATM's in your area. PNC Bank ATM's are also among the list of T.V.S. card users "Free ATM's".

2008 HOLIDAY CLOSING SCHEDULE

2ND QUARTER HOLIDAY CLOSINGS

Monday, May 26 Memorial Day
Friday, July 4 Independence Day



Attention all qualified T.V.S. Borrowers: WE'LL BEAT OR MATCH ANY APPROVED LOAN!*

NEED A LOAN? CALL TRI-VALLEY SERVICE F.C.U. RIGHT AWAY!

Why bother with other financial institutions or dealerships when the best deal is right here at T.V.S. and it's happening now! We'll beat or match ANY approved loan rate from any other financial institution. Reward yourself! Take a moment to find out why you don't need to look any further than your credit union. Let us take care of your financial needs, fast and simple. (#4512) **We challenge you to get a lower approved rate!**

*Rate and loan subject to credit approval. The competitor's rate offer must be the same for the identical loan product and term. Promotion may be withdrawn at anytime without notice. Certain restrictions apply. Contact the credit union for details. Existing T.V.S. loans not eligible.

Loan/VISA Credit Card Application Applicant must attach a recent pay stub and valid I.D.

Please print all information clearly. Return your completed application to the T.V.S. office or fax to 412-771-4644. We will contact you if additional information is required to complete your request. Your application will be handled promptly and confidentially.

VISA Credit Card **Loan Amount** _____ Purpose _____
 Credit Line Requested \$ _____ Term _____ Collateral Offered _____
 Individual **Joint/Co-Applicant** (both must sign this application)

Applicant		Account #
Name (First, MI, Last)		Drivers License #
E-mail Address		
Home Address		Years
City, State, Zip		
Birth Date		Social Security No.
Home Phone		Business Phone
Employer		Position Years
Employer Address		
Previous Employer (if less than 2 years at present)		Years
Mortgage/Rent \$ (circle one)		Current Salary
Other Income*		Source
Have you ever declared bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No Are any of your debts past due? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you ever had property repossessed? <input type="checkbox"/> Yes <input type="checkbox"/> No		

Joint/Co-Applicant		
Name (First, MI, Last)		Drivers License #
E-mail Address		
Home Address		Years
City, State, Zip		
Birth Date		Social Security No.
Home Phone		Business Phone
Employer		Position Years
Employer Address		
Previous Employer (if less than 2 years at present)		Years
Mortgage/Rent \$ (circle one)		Current Salary
Other Income*		Source
Have you ever declared bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No Are any of your debts past due? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you ever had property repossessed? <input type="checkbox"/> Yes <input type="checkbox"/> No		

ANY FAX OF MY SIGNATURE WILL BE HELD EQUALLY ENFORCEABLE AS MY GENUINE SIGNATURE.

*NOTE: Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

We certify that the information given on this application is complete and true and submitted for the purpose of obtaining credit. We authorize Tri-Valley Service F.C.U. to use any credit reporting agency or otherwise verify the information and answer questions and requests from others like banks and credit agencies about my/our credit and experience information. We understand and agree that by me/us requesting that monies be disbursed to myself or others that we agree and accept all terms and conditions of the loan disclosure statement.

Applicant's Signature

Date

Other Signature

Date