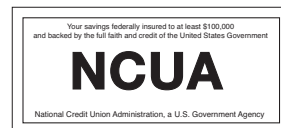


TRI V S VALLEY SERVICE FEDERAL CREDIT UNION

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

JULY 2008

QUARTERLY

IRA UPDATES

Now that we are well into 2008 it might be a good time to reflect back to the new year's resolutions that you made.

**WAS RETIREMENT SAVINGS ONE OF THOSE RESOLUTIONS?
HOW HAVE YOU DONE SO FAR?**

T.V.S. Credit Union wants to remind you that we offer our members an opportunity to save for their retirement and benefit from tax advantages at the same time.

- Traditional IRAs are tax-deferred which means you do not pay taxes until distribution.
- Roth IRAs are tax-exempt which means you pay taxes today - not when you withdraw the funds in the future.

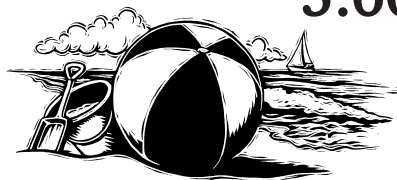
The best thing that you can do for yourself and your loved ones is to get a head start on your retirement and start saving today!

T.V.S. IRA participants can toot their horns since not one penny of their retirement savings was lost during these turbulent times.

If you are interested in learning more about retirement savings or you would like to complete the second half of that 2008 resolution on the right foot, call the office today at 412-771-9944 for advice and an application for this great service.

VACATION LOAN SPECIAL!

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

**VISIT US ON THE WEB AT:
www.trivalleyservice.com
HAVE A SAFE AND FUN SUMMER!**

GETTING IN TOUCH WITH US . . .

When call volume is extremely high we use an automated phone system. Use the extensions below to get in touch with your intended party!

And we have gone one step better.

In case of a disaster we have registered your Credit Union in a phone system called CU LOCATE. Call 1-877-CULOCATE (1-877-285-6228) to find out the operations status of your Credit Union.
(cut out and save for future use)



**TRI
V
S
VALLEY
SERVICE
FEDERAL CREDIT UNION**

Phone: 412-771-9944

	<u>Ext.</u>
Manager/CEO	201
Loans, Certificates	202
Collections, ACH	204
VISA Debit, Online Accounts & Membership	200
IRA's, Teller	205
VISA Credit, Teller	206

For online information:
www.trivalleyservice.com
1-877-CULOCATE

★ LOAN RATES ★

★NEW AUTOS & FULLY SECURED LOANS

24 mos.	as low as 5.10% APR*
36 mos.	as low as 5.40% APR*
48 mos.	as low as 5.55% APR*
60 mos.	as low as 5.85% APR*
72 mos.	as low as 6.05% APR*

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

★USED AUTOS - 2002 to 2007

24 mos.	as low as 5.65% APR*
36 mos.	as low as 5.80% APR*
48 mos.	as low as 5.90% APR*
60 mos.	as low as 6.50% APR*
72 mos.	as low as 6.90% APR*

★USED AUTOS - 2001 and older

24 mos.	as low as 7.25% APR*
36 mos.	as low as 7.50% APR*
48 mos.	as low as 7.90% APR*
60 mos.	as low as 8.30% APR*
72 mos.	as low as 8.70% APR*

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

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

*ALL LOAN RATES EXPRESSED AS ANNUAL PERCENTAGE RATE TO QUALIFIED BORROWERS WITH AAA CREDIT.

**OBTAIN CURRENT RATES @
www.trivalleyservice.com**

YOUR CREDIT UNION WILL BE CLOSED

Mon., September 1	Labor Day
Mon., Oct. 13	Columbus Day
Thurs., November 27	Thanksgiving Day
Fri., November 28	Day after Thanksgiving
Wed., December 24 @ 12 noon	Christmas Eve
Thurs., December 25	Christmas Day
Wed., December 31 @ 12 noon	New Years Eve

These dates may change.

RATE CORNER

2nd 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

Are Your Records Up To Date?

It is important that you keep all your credit union information accurate. And that includes your address. If you have recently moved, or are planning a move, please let us know. We want to make sure all communication and important notices from the credit union reach you on time.

For your security, change of address requests must be made in writing and on the proper forms which can be obtained at our website www.trivalleyservice.com. Go to the Forms and Applications section. You can mail or fax your signed and completed account change card back to us along with proper documentation reflecting the address change.

Please note that a \$3.00 fee will be assessed to your account each time your mail is returned to the credit union.

STUDENT LOANS

As you know, Student Loans and Parent Plus Loans are available at your credit union. But did you know that you could now go online to apply? The student can go to www.aesSuccess.org and selects "Entrance and Exit Counseling." When the session is complete, an email notification will be sent to the school the student selects. Please remember, if you're using the credit union as your lender, you must open an account with us and bring in a copy of your online application so that it can be kept on file. Any questions, call our office.

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!!

GUARD AGAINST IDENTITY THEFT BY CHECKING YOUR CREDIT ONCE A YEAR!

You can obtain a free credit report once a year from each of the credit reporting agencies - Experian, Equifax and Trans Union.

ONLINE AT **AnnualCreditReport.com**
TOLL FREE AT **1-877-322-8228**

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!

Once again we want to remind you that effective May 13, 2008, the credit union began offering our checking account participants courtesy pay. Don't worry - for a \$35.00 fee you be be able to access preset limits without risking returned items.

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, CU\$, or Co-Op ATM's (29,500 free ATMs)
- **FREE** monthly statements
- **FREE** 24 hour telephone access (1-866-470-7407) 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
- **FREE** checks to members age 60 and over (TVS checking accounts)

PRIVACY NOTICE DISCLOSURE

Tri-Valley Service Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at 412-771-9944 or write to:

Tri-Valley Service Federal Credit Union
PO Box 4350
Pittsburgh, PA 15204

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

Information we receive from you on application and other forms

Information about your transactions with us

Information we receive from a consumer reporting agency

Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions here you conduct financial transactions

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us

We may disclose nonpublic personal information about you to the following types of third parties:

Financial service providers, such as insurance companies.

Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, plastic card processors, direct marketers, and government agencies.

Disclosure of Information to Parties That Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operation of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information About Former Members

If you terminate your membership with Tri-Valley Service Federal Credit Union, we will not share information we have collected about you, except as may be permitted by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Members Can Do to Help

Tri-Valley Service Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.

Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should be aware. Official credit union staff will have access to your information and will not need to ask for it.

Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have questions. Please do not hesitate to call us - we are here to serve you!

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