

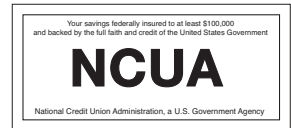
TRI VALLEY SERVICE

FEDERAL CREDIT UNION

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

QUARTERLY

OCTOBER 2008

Your Funds Are Safe With Us!



Tri-Valley Service F.C.U. falls under the umbrella of the NCUSIF (National Credit Union Share Insurance Fund) which is an arm of the NCUA (National Credit Union Administration). Credit Unions have weathered every financial storm since the great depression without ever costing the American taxpayer a dime in any bailout.

Here are some important facts to keep in mind about your credit union:

- Credit Unions as a whole are healthy with strong balance sheets.
- Credit Unions have steered clear of the subprime mess.

We're still lending responsibly.

- Federal Insurance covers Credit Unions too.
- Credit Unions are a safe harbor for consumer savings.

Credit Unions remain the most tightly regulated and well-capitalized of all depository institutions and provide the same level of deposit insurance as banks and thrift counterparts.

Attention Christmas Club Participants . . .



Christmas Clubs in 2008 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 2009 that you're not left out in the cold.

Call the office for details.

*Open a T.V.S. Sharedraft/Checking
account today and earn
a \$25.00 bonus!*



FALL LOAN SALE GOING ON NOW!

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



PHEAA UPDATES

Over the past several months there have been quite a few questions that have come from our members regarding the stability or lending capability of the PHEAA Student Loan Program.

In conjunction with PHEAA and a program offered specifically for Credit Unions called TEAMS (The Education Asset Management System) which makes it easy for Credit Unions to offer student loans to members through FFELP (Federal Family Education Loan Program). Under these programs the Credit Union funds the loans and is responsible for the general ledger accounts, while AES/PHEAA performs all origination, disbursements and guaranty functions associated.

Tri-Valley Service F.C.U. is still in the student loan business and there has been no discussion otherwise. Student loans are a vital service for our members - an investment in their future. Kind of like a "Pay it Forward" philosophy. We are here to help our members, which helps the Credit Union in the long run and society as a whole. Unlike other financial institutions that want to realize certain profit margins we are in it for our members and the betterment of the Credit Union as a whole. Call for more information or an application.

TUNE INTO

www.moneysbestfriend.com

offered by the Pennsylvania Department of Banking for a wide array of topics such as banking basics, creating a balanced budget, buying a home, coping with job loss, talking with family members about money, filing taxes and much more.



Happy Halloween!

AVOID BEING UPSIDE DOWN IN YOUR CAR LOAN

A low- or no-down payment, a longer-term loan, and a vehicle that rapidly depreciates in value in the first two years can cause you to be "upside down" in your car loan. The term means you owe more for the car than it is worth. It's not unusual for a buyer to be upside down in a car loan a couple of years into a five- or six-year loan.

Consumer experts recommend making a down payment of 20% or more and financing for no longer than four years to avoid being upside down. Not everyone can do this. Some alternatives:

- Don't finance a car for more months than you think you want to own it,
- Make the biggest down payment you can,
- Choose a shorter-term loan if possible, and
- Buy a vehicle that will hold its value longer.

If you find that you're upside down in a loan, experts advise holding onto the car as long as you can—at least until the amount left on the loan matches the car's trade-in value. If you need to get rid of it, try selling it yourself or consider bundling the negative equity from the car with a loan on a new car. If possible, accelerate your loan payments to avoid being upside down in your new loan. Contact your credit union for more information.

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 info@trivalleyservice.com 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 \$2.00 per card.

Purchasing a Tri-Valley Service VISA Gift Card on or before December 18, 2008 will make you eligible to win a \$50.00 card for your own holiday shopping.*

*One entry per card purchased.

**RATE
CORNER**

3rd 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 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

SUPPORT OUR TROOPS!

YOUR CREDIT UNION WILL BE CLOSED

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

Dates are subject to change.

VISA DEBIT INFORMATION

TVS DEBIT CARDS* OFFER THE FOLLOWING FEATURES:

- Cash back at participating merchants.
- The ability to withdraw from checking account 012 and savings 001 accounts.
- Same day availability on ATM deposits.**
- FREE first 6 ATM withdrawals per month -
- CU side
- FREE withdrawals at CU\$, PNC Bank and Co-Op ATM's.
- Overdraft feature available with your TVS VISA Debit Card.

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

*Visa debit/check cards issued in conjunction with share-draft/checking participants only.

**Some restrictions apply.

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 check-ing 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.*

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