

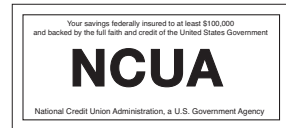
TRI VALLEY SERVICE FEDERAL CREDIT UNION

JANUARY 2008

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

IRA UPDATES

DATES TO REMEMBER

January 1, 2008 - First day to contribute money to your Traditional and/or Roth IRAs for 2008!

The maximum contribution limit is now \$5,000.

April 1, 2008 - Last day for 2007 that you may choose to receive your first Required Minimum Distribution. *For Traditional IRA owners who reached age 70-1/2 during 2007.*

April 15, 2008 - Last day to open or contribute money to your Traditional and/or Roth IRAs for 2007.

FEDERAL INCOME TAX FILING DEADLINE

September 30, 2008 - Last day to designate beneficiaries of an IRA if the owner passed away in 2007. *Beneficiaries can be removed either by valid disclaimer or by receiving a full distribution of their inherited funds, but cannot be added.*

December 31, 2008 - Last day to convert a Traditional IRA to a Roth IRA for 2008.

Last day to take money from a Traditional IRA to fund a Roth IRA for 2008.

Last day for 2008 to receive a Required Minimum Distribution from your Traditional IRA. *For IRA owners who have reached age 70-1/2 or older.*

Last day for 2008 for designated beneficiaries of a deceased owner's IRA to receive a Required Minimum Distribution.

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

Tax refunds directly deposited to your IRA!

Starting in 2008, you can have your federal income tax refund deposited directly to your IRA. This makes saving for retirement with an IRA easier and more convenient than ever before!



To arrange for direct deposit of your 2007 tax refund, enter our routing number where instructed on your 2007 tax return: **243086166**

To direct the refund to your IRA, you must also enter your IRA account number, (023, 024) where instructed. We will assume that the contribution is for 2008 unless you contact us and arrange for a prior year contribution.

Distributions that are made from qualified retirement plans after December 31, 2007 can be directly rolled over to a Roth IRA.

The Pension Protection Act of 2007 now permits Roth IRAs to receive direct rollovers from tax-qualified retirement plans, tax-sheltered annuities and governmental section 457s. The rules that concern traditional to Roth IRA conversions will still apply. Any portion of the rollover that is not attributable to a return of after-tax contributions will be taxable. However, future qualified distributions from the Roth IRA can be tax free.

★ LOAN RATES ★

★ NEW AUTOS & FULLY SECURED LOANS

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

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

★ USED AUTOS - 2002 to 2007

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

★ USED AUTOS - 2001 and older

24 mos.	as low as 8.25% APR*
36 mos.	as low as 8.50% APR*
48 mos.	as low as 8.90% APR*
60 mos.	as low as 9.30% APR*
72 mos.	as low as 9.70% 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

URGENT NOTICE:

We urge you to check the activity on your account as often as possible by using our online access (TVS Connect) or call toll free (Phone-a-Teller) at 1-866-470-7407.

If any discrepancies are noticed, please contact the Credit Union office at 412-771-9944 as soon as possible.

**RATE
CORNER**

4th 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 4!

Mark your calendar for our Annual Meeting . . .

The Annual Meeting of Tri-Valley Service Federal Credit Union will be held on Thursday, April 10, 2008 at 5:00 pm at the Credit Union office, 3045 Chartiers Avenue, Pittsburgh, Pennsylvania. Election of officers will be held. Members interested in running for a vacancy should contact the credit union office for further details.

ACCOUNT ACCESS 24/7

No matter where you go or what time it is, you can access your T.V.S. FCU accounts. Whether you need cash, want to make a payment or find out how much money is in your checking account, we have electronic services that make it possible.

Best of all, they're free!

FREE ATM Access

You can use your T.V.S. FCU Visa check card to get cash at over 29,500 FREE ATMs nationwide. Just look for the Co-op network, CU\$ and PNC Bank symbols.

FREE Online Access (TVS Connect)

Use TVS Connect to check balances, transfer funds, apply for a loan, make loan payments and much more! It's secure and very user friendly. Sign up on-line @ www.trivalleyservice.com.

FREE Online Bill Pay (Tri-Pay)

Forget writing checks, buying stamps and sealing envelopes. Tri-Pay is a quick and easy way to pay any bill, whether it's a one-time payment or a recurring bill.

FREE Online Loan Application (TVS Connect)

Next time you apply for a TVS consumer loan, use our online application. It's the fastest way to get your loan. Plus, it's available 24 hours a day at TVS Connect. It's safe and secure!

FREE Telephone Access (Phone-A-Teller)

With telephone access from TVS FCU, you can check balances, verify deposits, transfer funds and much more. Call 1-866-470-7407, 24 hours a day, seven days a week using any touch-tone phone.

Call the office today for your application to any or all of these great services offered by your Credit Union!

PRODUCTS & SERVICES

- Share Savings Accounts
- Share Certificates
- Individual Retirement Accounts (IRAs)
- Holiday Club Accounts
- Savings Bonds purchases
- Direct Deposit
- Payroll Deduction
- 24/7 Access with TVS Connect
- Checking Accounts
- Business Share & Checking Accounts
- VISA Credit Card
- VISA Check Card
- VISA Gift Card
- Phone-A-Teller (toll free)
- New & Used Vehicle Loans
- Motorcycle Loans
- Signature Loans
- Share Secured Loans
- Student Loans
- Family Membership
- Money Orders
- Wire Transfer Service
- Western Union Wires
- Cashier's Checks
- Special Children's Accounts
- NADA Pricing Guide
- Loanliner
- Website
- CU Members Mortgages
- TurboTax available at TVS Connect

Have a Safe, Healthy, Happy and Prosperous New Year!

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) - **NEW!**



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 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.

**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.

Reminder to Christmas Club Participants:

Don't be left out in the cold when Christmas comes around next year - reactivate your account now! Club accounts not active on or before Friday, February 15, 2008 will be closed. Call the office for information about our Club accounts.

"Holiday Reprieve" LOAN SPECIAL!

**Borrow up to \$4,000 for 12 months
at a low rate of**



6.10% A.P.R.

**or from 12 to 18 mos. at
6.99% APR**

some credit restrictions apply
rates are subject to change

GOT GRANDCHILDREN?

**Give them the best,
a T.V.S. membership and
a share/savings account**



Enrolling them in a TVS Junior Account is a great way to get them started on a lifetime of savings. It only takes \$5.00 to start. (Must be under 18 yrs. of age.) They will have pride in owning an account jointly with you or their parents. Dividends start to accrue on the minimum \$5.00 deposit at the time of deposit.

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. Download a membership application on our website or call the office today!

2008 HOLIDAY CLOSING SCHEDULE

1ST QUARTER HOLIDAY CLOSINGS

Mon., January 21, 2008M.L. King Jr. Day
Mon., February 18Presidents' Day
Fri., March 21Good Friday