

TRIVALLEY SERVICE

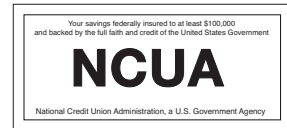
FEDERAL CREDIT UNION

JANUARY 2010

P.O. Box 4350 • 3045 Chartiers Ave.
Pittsburgh, PA 15204-0350

Phone: 412-771-9944
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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

QUARTERLY

DATES TO REMEMBER

January 1, 2010 - First day to contribute money to your Traditional and/or Roth IRAs for 2010!

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

April 1, 2010 - Last day for 2009 that you may choose to receive your first Required Minimum Distribution. *For Traditional IRA owners who reached age 70-1/2 during 2009.*

April 15, 2010 - Last day to open or contribute money to your Traditional and/or Roth IRAs for 2009.

FEDERAL INCOME TAX FILING DEADLINE

September 30, 2010 - Last day to establish a separate account for the death benefits of an IRA if the owner passed away in 2009. *Beneficiaries can be removed either by valid disclaimer or by receiving a full distribution of their inherited funds, but cannot be added.*

December 31, 2010 - Last day to convert a Traditional IRA to a Roth IRA for 2010.

Last day to take money from a Traditional IRA to fund a Roth IRA for 2010.

Last day for 2010 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 2010 for death beneficiaries of a deceased owners IRA to receive a Required Minimum Distribution.

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

*Tax refunds
directly
deposited
to your IRA!*



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 2009 tax refund, enter our routing number where instructed on your 2008 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 2009 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 457's. 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.

Do You Belong? iBelong

★ LOAN RATES ★

★ NEW AUTOS & FULLY SECURED LOANS

12 & 24 mos.	as low as 4.30% APR*
36 mos.	as low as 4.60% APR*
48 mos.	as low as 4.75% APR*
60 mos.	as low as 5.05% APR*
72 mos.	as low as 5.25% APR*

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

★ USED AUTOS - 2004 to 2009

12 & 24 mos.	as low as 5.35% APR*
36 mos.	as low as 5.50% APR*
48 mos.	as low as 5.60% APR*
60 mos.	as low as 6.20% APR*
72 mos.	as low as 6.60% APR*

★ USED AUTOS - 2003 and older

12 & 24 mos.	as low as 6.95% APR*
36 mos.	as low as 7.20% APR*
48 mos.	as low as 7.60% APR*
60 mos.	as low as 8.00% APR*
72 mos.	as low as 8.40% 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 9.85% APR*
24 mos.	as low as 9.95% APR*
36 mos.	as low as 10.10% APR*
48 mos.	as low as 10.50% APR*
60 mos.	as low as 10.90% 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

NEWBORN ACCOUNTS

Tri-Valley Service F.C.U. will match deposits up to \$25.00 for all newly opened newborn accounts*.

Free money and a great way to start saving!

*Potential members must be under 1 year of age.

CONTACT THE CREDIT UNION TODAY!

**RATE
CORNER**

1st QUARTER 2009 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

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 8, 2010 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 35,500 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 online @ 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

1ST QUARTER HOLIDAY CLOSINGS

Monday, January 18 . . .M.L. King Jr., Birthday

Monday, February 15President's Day

Friday, April 2Good Friday

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 (35,500 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)

DON'T GET CAUGHT IN A BIND. For a \$35.00 fee you can have the peace of mind knowing that T.V.S. offers overdraft protection. Limits up to \$400.00.

Receive \$25.00 for opening a new account!

Our VISA is a "Classic"



At a low 11.65% A.P.R. You can't go wrong!

CHECK OUT THESE BENEFITS:

- Credit limits up to \$10,000.00.
- 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 Tuesday, February 16, 2010 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
5.00% A.P.R.
or from 12 to 18 mos.
at 6.00% APR



Some credit restrictions apply. Rates are subject to change.

Save on Auto and Homeowners Insurance

All it takes is a phone call to see how much you can save. Grab your current auto and homeowners policies as well as your driver's license, and give MEMBERS® Auto & Homeowners Insurance a call.

RECEIVE A FREE NO-OBLIGATION RATE QUOTE.

Don't wait! You could be saving right now!

1-888-380-9287

MOVING? PLEASE LET US KNOW.
The post office will not forward your statements.

In order to have your payments posted to your T.V.S. account expeditiously, we URGE you to use the following mailing address:

P.O. 4350 • Pittsburgh, PA 15204

Each time your statement is returned to us for an incorrect address it costs the credit union extra money in postage and envelopes. Please help us save these unnecessary costs which we can return to you in the form of higher dividends by notifying us immediately of any address change. In addition to the savings in postage, notifying us will ensure you will receive your statements in a timely manner. (\$3.00 fee for each occurrence.)

THIS APPLIES TO PHONE NUMBER CHANGES AS WELL. Many of these services depend on your most current phone number for activation processes.

Addresses and phone numbers are a high priority item in fighting identity theft. Don't be a victim! Keep us informed of these changes. **THANK YOU!**