

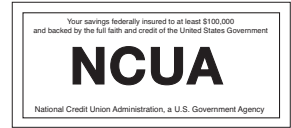
TRIVALLEY SERVICE FEDERAL CREDIT UNION

APRIL 2009

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

QUARTERLY

LOAN RATES & SPECIALS! →

LOAN SPECIALS AT 5% FOR 12 MONTHS OR 6% FOR 12 TO 18 MONTHS

★NEW AUTOS & FULLY SECURED LOANS

24 mos.	as low as 4.80% APR*
36 mos.	as low as 5.10% APR*
48 mos.	as low as 5.25% APR*
60 mos.	as low as 5.55% APR*
72 mos.	as low as 5.75% APR*

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

★USED AUTOS - 2003 to 2008

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 - 2002 and older

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.

RATE CORNER

2nd 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

MOVING? PLEASE LET US KNOW.

It's important that you keep all your credit union information accurate and that includes your address and phone number. 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.

Please note that a fee of \$3.00 will be assessed to your account for each mailing returned to the Credit Union office for an incorrect address.

For your security, Change of Address forms must be made in writing. You can mail or fax your signed change of address to the credit union.

★ STUDENT LOANS ★

As you know, Student 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 select "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 are 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, please call the office.

*Help Our
Family
To Grow!!*



Pass this newsletter along to a family member or co-worker and encourage them to check out Tri-Valley Service Federal Credit Union!

"FREE" CHECKING

Stop paying monthly fees and charges for a checking account. We offer free checking, online bill payments and Phone-A-Teller.

LOOK AND SEE WHAT WE ALSO OFFER WITH FREE CHECKING:

- No minimum required balance
- No monthly service charge
- First 50 checks free with your first order
- **Limited time only - we'll deposit \$25.00 into your account to get you started**

Don't continue to pay the fees when you can have it for free. Stop in or visit our website to apply for a Tri-Valley Checking Account today!

Introducing . . . SIMPLY 60 CHECKING

Tri-Valley Service Federal Credit Union is now offering a Checking Account for our 60 and over members. Enjoy the benefits of:

- FREE Checks*
- FREE Direct Deposit of Paychecks and Social Security Checks
- FREE VISA Check Card
- FREE Online Access and Bill Payment
- Courtesy Pay
- Overdraft Protection from your (001) Share Account
- AND MUCH MORE!!

Call 412-771-9944 to start enjoying your "SIMPLY 60" checking account today!

*Must be 60 or older to qualify. Some restrictions apply.

Easter Greetings



*from all
of us at
Tri-Valley
Service
Federal
Credit Union!*

SERVICES YOU SHOULDN'T BE WITHOUT!

DON'T FORGET ABOUT OUR DEBIT CARD!

With a Tri-Valley Service debit card, you can utilize these features:

- No charge at any PNC Bank, CU\$, or Co-Op ATM's.
- Over 29,000 nationwide locations.
- The ability to withdraw not only from your sharedraft/checking account, but also your sharedraft/savings (001 only) at any ATM.
- Deposits at ATM's (same day availability; some restrictions apply)

HOLIDAY CLOSINGS

Friday, April 10 Good Friday
Monday, May 25 Memorial Day
Friday, July 3 Independence Day
Monday, Sept. 7 Labor Day

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

New Service - SHARED ACCOUNTS

This service allows you to grant permission to another member to perform transactions and/or view your accounts thru TVS Connect.

Call today to find out about this great service!!



VISA NEWS CORNER



Tri-Valley Service F.C.U. has eZCardInfo.com!

eZCardInfo is a service that provides our cardholders access to their credit card information via the internet. Cardholder functionality includes the ability to view account balances, transaction and historical statement information, and to pay your monthly credit card invoice online!

Just a reminder ... Tri-Valley Service F.C.U.'s SCORE CARD

- Each purchase you make with your VISA Credit Card earns you valuable points.
- Points can be redeemed for brand name merchandise and exciting travel rewards!
- Log onto learn more: www.scorecardrewards.com

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

GAP INSURANCE

Protect your new car and wallet with GAP!

In the first few years of owning a new car, your loan balance will probably be higher than the value of your vehicle, especially if you put down a small or no down payment. If your vehicle is stolen and unrecovered or totaled in an accident, your insurance company will cover only the actual cash value, which is often less than what you owe. You will be responsible for payment of this GAP, or the difference between the insurance payout and the loan balance.

GAP WILL BRIDGE THE DIFFERENCE, FOR JUST A FEW DOLLARS A MONTH.

- Protects you from financial loss
- Pays your deductible up to \$1,000
- Protects your credit rating
- Gives you peace of mind

GAP is made available to members two ways:

- 1) For a one-time cost at the time you finance your new or used vehicle. You can even include GAP as one of the items you finance, equal to just pennies a day.
- 2) GAP may be available for your existing Credit Union auto loan. Please call us for more details.



IDENTITY THEFT TIPS

With recent worries about identity theft, Tri-Valley Service F.C.U. would like to give you five quick facts on how to report and manage any fraudulent activities.

1. Contact the three major credit bureaus and make a report. Ask them by phone and mail to put a red flag on your account. A flag usually lasts 90 to 180 days, so you may want to request an extension for a period of seven years.
 - Equifax: P.O. Box 105069, Atlanta, GA 30348; 1-800-525-6285
 - Experian: P.O. Box 9532, Allen, TX 75013; 1-888-397-3742
 - TransUnion; P.O. Box 6790, Fullerton, CA 92834; 1-800-680-7289
2. Contact all the creditors and make a fraud report. Make sure you do this both in writing and by phone to ensure it is on record.
3. Contact your local police station and report the abuse. Make sure you receive a copy of the police report because you may need it to dispute fraudulent activities to credit card companies.
4. If your checks are stolen, then you should immediately report it to your financial institution. Make a stop payment on any unused checks. It is recommended that you add a password to your account so you are the only one with access.
5. If your ATM card is stolen, be sure to call your financial institution immediately and report it stolen. That card can be stopped and a new one can be issued.

Thinking fast in a time of confusion can ensure a better outcome when dealing with identity theft.