

TRIVALLEY SERVICE

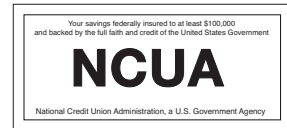
FEDERAL CREDIT UNION

OCTOBER 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

**RATE
CORNER**

4th 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

VISIT US ONLINE @
www.trivalleyservice.com



Help Your Family Save Money

Did you know that the typical family spends close to \$2,500 every year on utilities such as water, heat, air conditioning, and electricity?

The U.S. Department of Energy says a lot of that money is spent on wasted energy. And if you help your family save energy, there may be more money to spend on things like fun vacations, pizza, and shopping.

These small things can make a difference, especially if you do them every day:

- Turn off the lights if you're the last to leave a room.
- Make sure faucets aren't dripping when you turn them off. Just one day of dripping can add \$2.50 to the month's bill.
- Shower instead of taking baths and limit your showering time.
- Know what you want before you open the refrigerator door—looking while the door is open will make it run longer.
- Microwave your lunch—it requires less energy than using the stove.
- Close doors and windows when the air conditioning or heat is on.
- Use cold water rather than hot water, whenever possible.
- Put dirty clothes in the laundry—but only if they're dirty. If your clothes are just wrinkled, re-washing them is wasting energy.

FREE 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!

As of September 22, Tri-Pay has a new look and plenty of new features. Some new features include a toll free number for information. Check us out and see what all the "hoopla" is about. Go to our website and click on TVSConnect to see our new features.

Consumer Action Handbook

Use the Consumer Action Handbook to find the best and most direct solutions to consumer problems. The free guide features consumer tips, a sample complaint letter, and sources of assistance.

TO REQUEST A COPY:

- Send your name and address to Handbook, Pueblo, CO 81009
- Visit www.consumeraction.gov
- Call 888-8-PUEBLO (888-878-3256) weekdays 8 a.m. to 8 p.m. ES

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

RAKE IN THE SAVINGS!

Looking for auto refinancing this fall? Why not try Tri-Valley Service F.C.U. for our financing rates. Take the



rebate and finance with us! We will offer you a package deal that you can't afford to pass up!

★NEW AUTOS & FULLY SECURED LOANS

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

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

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

CHECKING/DEBIT UPDATES

CAN'T MAKE IT IN TO SEE US?

Stop at an ATM - your "home away from home" . . . where it's business as usual!

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

- ★ No charge at any PNC Bank ATM's, CU\$ ATM's or Co-Op ATM's
- ★ Balance inquiry
- ★ The ability to withdraw not only from your sharedraft/checking account, but also your 001 share account.
- ★ Deposits at ATM's (same day availability - some restrictions apply)
- ★ Transfer funds between your account

Also with Tri-Valley Debit Card - you can get cash back at participating merchants!

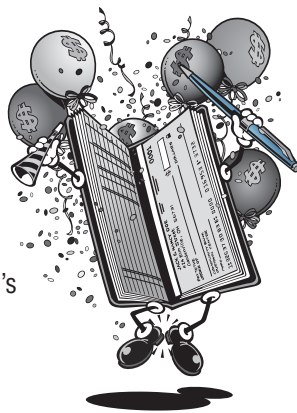
DON'T HESITATE! Apply for a Tri-Valley Service sharedraft/checking account and VISA debit card today!

\$25.00 OFFER!

Want the BEST checking account around and make \$25.00? Switch to a Tri-Valley Service F.C.U. Checking Account today! Our checking account gives you the convenience to choose how you access your checking account for FREE! Write checks, manage your money online, pay bills online or use your VISA debit card. THE CHOICE IS YOURS!

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 ATM's, CU\$ ATM's & CO-OP ATM's
- FREE monthly statements
- FREE 24 hour telephone access (1-866-470-7407)
- FREE internet access with TVS Connect
- Overdraft protection available from 001 share accounts only.
- FREE copies of cleared drafts at TVS Connect
- Shared account service now available!



CHECK THIS OUT!

If you're tired of paying high checking account fees to the "bailout" banks open your account today! To learn more about the most convenient FREE checking account on the market today, call the credit union at 412-771-9944 or visit our office. Let one of our friendly member service representatives answer your questions.

*New checking accounts only, some restrictions may apply. Not valid with any other offer.

We've now added the National City Bank ATM's acquired by PNC Bank to our ATM network.

Just another reason to use Tri-Valley Service F.C.U.'s checking accounts!

CONGRATULATIONS TO KRISTA MAKER!

She is the recipient of the TVS Continuing Education Scholarship.
Good Luck Krista!

We'll BUY BACK your unused checks and check cards. Receive \$10.00!

Bring in your unused checks and check cards from your current account at another financial institution and present this coupon when opening any new checking account.

We'll pay you \$10 toward the purchase of your new checks.

TRI VALLEY SERVICE
FEDERAL CREDIT UNION

VISA Credit Card News!



Not only a **LOW 11.65% APR**, Scorecard, FALCON Security and Chargegard Protection, but also a **PAY AHEAD FEATURE** which offers members that pay more than the minimum to have overpaid amounts applied to subsequent minimum payments due.

This should help out for your Holiday shopping needs!

Loan/VISA Credit Card Application Applicant must attach a recent pay stub and valid I.D.

Please print all information clearly. Return your completed application to the T.V.S. office or fax to 412-771-4644. We will contact you if additional information is required to complete your request. Your application will be handled promptly and confidentially.

VISA Credit Card **Loan Amount** _____ Purpose _____
 Credit Line Requested \$ _____ Term _____ Collateral Offered _____
 Individual **Joint/Co-Applicant** (both must sign this application)

Applicant		Account #
Name (First, MI, Last)		Drivers License #
E-mail Address		
Home Address		Years
City, State, Zip		
Birth Date	Social Security No.	
Home Phone	Business Phone	
Employer	Position	Years
Employer Address		
Previous Employer (if less than 2 years at present)		Years
Mortgage/Rent \$ (circle one)	Current Salary	
Other Income*	Source	
Have you ever declared bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are any of your debts past due? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever had property repossessed? <input type="checkbox"/> Yes <input type="checkbox"/> No

Joint/Co-Applicant		
Name (First, MI, Last)		Drivers License #
E-mail Address		
Home Address		Years
City, State, Zip		
Birth Date	Social Security No.	
Home Phone	Business Phone	
Employer	Position	Years
Employer Address		
Previous Employer (if less than 2 years at present)		Years
Mortgage/Rent \$ (circle one)	Current Salary	
Other Income*	Source	
Have you ever declared bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are any of your debts past due? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever had property repossessed? <input type="checkbox"/> Yes <input type="checkbox"/> No

ANY FAX OF MY SIGNATURE WILL BE HELD EQUALLY ENFORCEABLE AS MY GENUINE SIGNATURE.

*NOTE: Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

We certify that the information given on this application is complete and true and submitted for the purpose of obtaining credit. We authorize Tri-Valley Service F.C.U. to use any credit reporting agency or otherwise verify the information and answer questions and requests from others like banks and credit agencies about my/our credit and experience information. We understand and agree that by me/us requesting that monies be disbursed to myself or others that we agree and accept all terms and conditions of the loan disclosure statement.

Applicant's Signature _____ Date _____

Other Signature _____ Date _____

YOUR CREDIT UNION WILL BE CLOSED

Thurs., November 26 Thanksgiving Day
 Fri., November 27 Day after Thanksgiving

Thurs., December 24 @ 12 noon.....Christmas Eve
 Fri., December 25Christmas Day
 Thurs., December 31 @ 12 noonNew Years Eve

The above list includes all the days in 2009 your Credit Union will be closed. These holidays could change yearly.