

**RATE
CORNER**

2nd QUARTER 2006 DIVIDENDS

REGULAR SHARES

1.10% 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. 1.09% 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

ITEMS TO NOTE

- Please note that our check printer, "Liberty" has had a price increase. The new price with your reorder will be on the first page of information in the check order box.
- We need your email address! In order to bring automation to all facets of the credit union we are asking for you to send us your email address by calling the office or email us at tri.fcu@verizon.net.
- Start saving for Christmas now! Call the office today to sign up for this great service. Your Christmas Club funds will be transferred into sharedraft/checking accounts on October 15, 2006.

Attention Payroll Participants

After receiving a new TVS loan, please check your next paystub to be sure that your first loan payment has been deducted. If this fails to occur, please call our office as soon as possible.
Don't be late -- Don't hesitate!

Loan Rates & Specials AS LOW AS 5.45%!

★NEW AUTOS & FULLY SECURED LOANS

24 mos.	as low as 5.40%
36 mos.	as low as 5.70%
48 mos.	as low as 5.95%
60 mos.	as low as 6.05%
72 mos.	as low as 6.25%

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

★USED AUTOS - 2000 to 2005

24 mos.	as low as 6.60%
36 mos.	as low as 6.85%
48 mos.	as low as 7.25%
60 mos.	as low as 7.65%
72 mos.	as low as 8.05%

★USED AUTOS - 1999 and older

24 mos.	as low as 8.20%
36 mos.	as low as 8.45%
48 mos.	as low as 8.85%
60 mos.	as low as 9.25%
72 mos.	as low as 9.65%

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 8.40%
24 mos.	as low as 8.90%
36 mos.	as low as 9.40%
48 mos.	as low as 9.90%
60 mos.	as low as 10.40%

Rates are effective as of publication date and are subject to change without notification. Some credit restrictions apply.

OBTAIN CURRENT RATES @ www.trivalleyservice.com



Can't Beat our VISA Debit/Check Card Deal!

We offer the following features:

- Cash back at participating merchants.
- The ability to withdraw not only from your sharedraft/checking account (012) account only), but also your share/savings account (001 account only) at any ATM machine.
- Deposits at ATM machines (5 business days, hold on any and all deposits)
- Free withdrawals at PNC Bank ATM's and CU\$ ATM's.

*Visa debit/check cards issued in conjunction with sharedraft/checking participants only.



FEDERAL CREDIT UNION

P.O. Box 4350 • 3045 Chartiers Avenue
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

Your savings are federally insured
to \$100,000

NCUA

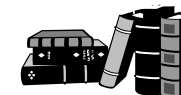
National Credit Union Administration
a U.S. Government Agency

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

QUARTERLY

JULY 2006

Get Smart with an Education Loan from Us!



In conjunction with Pennsylvania Higher Education Assistance Agency (PHEAA), TVS offers loans to both students and parents at great rates!

Federal Subsidized Stafford Student Loan

With this loan, your child borrows for the financing of a college education at a low rate set by the federal government with a delayed repayment plan. Interest accruing on the loan during in-school and deferment periods is paid by the government. You must meet a federal "needs" test to qualify.

Federal Unsubsidized Stafford Student Loan

Don't meet the "needs" requirements? During the in-school and grace periods, the interest on this loan is paid by the student. The payment can be deferred until after graduation.

Parent Loan for Undergraduate Students (PLUS)

If your child's school participates in the Federal Family Education Loan program, you can apply for a PLUS loan to cover some or all of the cost of attendance. Repayment of principal and interest begins 30 days after the final disbursement.

More discounts available: These discounts are offered for consecutive on-time payments and also for automatic deductions from a TVS checking account or any other financial institution checking account.

BACK TO SCHOOL COMPUTER LOAN SPECIAL! Borrow up to \$4,000 for 1 year as low as 5.45% APR

some credit restrictions apply - rates are subject to change

Calling all potential T.V.S. checking account participants . . . have we got a deal for you!

Our Sharedraft/Checking accounts offer:

- No monthly service charges
- No minimum balance requirement
- 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 or CU\$ ATM's
- FREE monthly statements
- FREE 24 hour telephone access (1-866-470-7407), T.V.S.'s very own 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
- Tri-Pay: Electronic Bill Payment (some fees assessed)

CHECK THIS OUT!!

*For a limited time - when you open a T.V.S. checking account, we will make the initial (required) \$25.00 deposit into the account and also give you your first box of checks FREE!

Don't wait . . . this offer won't last long.

*Must remain open and active a minimum of 6 months in order to comply with offer.



WARNING . . . BEWARE OF PHISHING SCAMS!

WHAT IS PHISHING?

Phishers send out official looking e-mails to trick consumers into divulging financial information such as account numbers, passwords, social security numbers, and other pertinent information. The e-mails claim that there is an account problem or warn of possible fraud convincing the member that there is a need to update their personal information.

We are warning all TVS members of the following:

- Be suspicious of e-mails with urgent requests for personal and financial information.
 - Most phishing scams ask for unique pieces of information (account numbers, social security numbers, PIN numbers, credit card numbers).
 - The tone of the e-mail will be upsetting causing the member to react immediately.
 - TVS will notify members by phone or letter telling them to contact the credit union immediately if there is a problem.
- E-mails from the credit union will also request you to contact us.**

On your computer:

- Make sure that your browser is up to date and security patches applied.
- Always report "phishing" or "spoofed" e-mails by forwarding the e-mail to the following groups:
The anti-phishing network at: reportphishing@antiphishing.com
The Federal Trade Commission at: www.consumer.gov/idtheft
The Internet Fraud Complaint Center of the FBI by filing a complaint on their website: www.ifccfbi.gov

Our Financial Privacy Policy

We are committed to maintaining the confidentiality and security of personal information gathered from potential, current and former customers/consumers. The proper handling of personal information continues to be one of our highest priorities. As a valued customer/consumer who provides us with nonpublic personal information, we want you to know why we need this information and we want to explain our commitment to protecting the information you provide.

Categories of information that we may collect: We collect nonpublic personal information about you from the following sources: 1) Information we receive from you on applications or other forms, such as: your name, address, social security number, assets and income. 2) Information about your transactions with us, our affiliates, or others, such as; your account balance, payment history, parties to transactions, and credit card usage. 3) Information we receive from a consumer reporting agency, such as: your creditworthiness and credit history.

Fact Act: We protect and properly dispose of any consumer information which can be defined as any record about an individual, whether in paper, electronic or other form, that is a consumer report or is derived from a consumer report and that is maintained or otherwise protected by the bank for business purposes.

Categories of information that we disclose: We do not disclose any nonpublic personal information about you to anyone, except as permitted by law, such as sending information returns to the Internal Revenue Service, responding to subpoenas and providing information to consumer reporting agencies (i.e. credit bureaus)

Disclosure as permitted by law: We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions or service providers with whom we have joint marketing agreements (i.e. check printing companies).

Confidentiality and Security: If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice. We restrict access to your personal and account information to those employees who need to know that information to provide products and services to you. We also maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. If you ever have any questions or concern about the integrity of your account information, please contact us.

PHARMING

Pharming is a twist of Phishing.

Security experts are now concerned about a new internet-related fraud known as "Pharming". Pharming attempts to fool online users through a virus that alters the behavior of internet browsers, thus, redirecting users to a fictitious site when they attempt to log onto their financial institution's website.

This can be done by changing - or "poisoning" - some of the address information that internet service providers (ISPs) store to increase the speed of web browsing. Some ISPs and companies have a software bug on their computer servers that permits fraudsters to hack in and change those addresses.

One way consumers can protect themselves is to make sure they land on special secure web pages that use encryption to protect data transfer, a standard practice for any financial website.

Always look for the lock icon which confirms that the site with its secure socket layer (SSL) certificate is secure for your information.

The absence of this icon is a clue that something is wrong.

Visit us on the web at: www.trivalleyservice.com

HOLIDAY CLOSING SCHEDULE

Mon., September 4 Labor Day
Thurs. & Fri., November 23-24 Thanksgiving

SECURITY ALERT! IDENTITY THEFT

WARNING SIGNS:

- Fraudulent charges on your credit card statement(s)
- Credit card or financial statements don't arrive
- Bills arrive for goods or services you didn't request
- Suspicious activity on your credit report
- Phone calls from creditors
- Suddenly denied credit

HOW TO GUARD AGAINST IDENTITY THEFT:

- Guard your social security number. Do not give out your PIN or credit card numbers over the phone unless you initiate the call.
- Be careful with receipts. Do not leave them in the store or at the ATM. Do not discard them in public trash cans.
- Destroy pre-approved credit card offers before you throw them away. Purchase a shredder for all personal and private documents that are old and outdated.
- Account for all checks in a checkbook when you receive them by mail.
- Commit your password and PIN numbers to memory - do not write them.
- Remove all mail from your mailbox, and do not use your mailbox for outgoing mail.
- Limit the number of ID and credit cards that you carry.
- Keep your birth certificate and social security card in a safe deposit box.
- Review your credit report each year. You can obtain a free credit report annually from the three major reporting agencies online at www.annualcreditreport.com or toll free at 1-877-322-8228.

WHAT TO DO IF YOU ARE A VICTIM:

- Contact your credit card companies and your credit union and close your accounts. The FBI suggests that you password protect your new accounts.
- Call the three major bureaus: EQUIFAX: 800-525-6285 • EXPERIAN: 888-397-3742 and TRANS UNION: 800-680-7289
- Call the Social Security Hotline: 800-269-0271
- Contact the Federal Trade Commission (FTC) theft hotline: 877-438-4338 or www.consumer.gov/idtheft
- You should file a report with the police and obtain a copy of that report.

ATTENTION: Phone-A-Teller Users

IMPORTANT SECURITY INFORMATION: Recent security briefings attended by T.V.S. employees highly suggests that all members of T.V.S. F.C.U. change their pin number (if you haven't already) from the last four digits of your social security number to another unique 4 digit code. This will ensure the highest quality of security in regards to your account information. This isn't to alarm you; it is a precaution that must be taken in order for the security of this credit union to be kept safe.

In order to change your pin number with Phone-A-Teller you simply call 1-866-470-7407 and put in your member number and current pin number. Then select option 3 to change it. If you have any questions or problems please call the office.

God Bless America
and our Troops
all over the world!

