

TRIVALLEY SERVICE

FEDERAL CREDIT UNION

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

JULY 2009

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 4.30% 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 - 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

3rd 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

★ PHEAA STUDENT LOANS ★

We can help!



As you know, Student Loans are available at your T.V.S. Federal Credit Union. The student loan process can be long and stressful during a time when your child is already under enough pressure. PHEAA offers a simple online solution. Just visit their website at www.aessuccess.org and fill out the simple application and be sure to include T.V.S.'s lender number - #821498. Don't let the cost of education be an obstacle for a bright future. 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.

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 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!

*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 50 FREE checks with your first order.

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. New checking accounts only.

CHANGING ADDRESSES?

Each time that the Post Office returns mail back to us for various undeliverable reasons it costs the Credit Union money and time. Therefore, a charge of \$3.00 will be assessed for each occurrence.

In order to avoid this, please notify us in writing of your new address and/or phone number.

Remember that your Credit Union membership is for life, but we have to be able to find you so that you can enjoy it.

BEWARE OF TRAVEL SCAMS:

Turn to Your Credit Union for Help When Planning Your Next Vacation

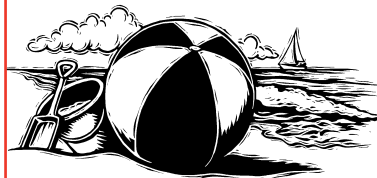
Vacations are supposed to be carefree times to unwind and reconnect with friends and loved ones. But for consumers who unknowingly book their trips through unscrupulous travel marketers, vacations can be expensive disappointments.

According to the Federal Trade Commission (FTC), fraudulent companies promote their travel packages through the mail, by phone, and by unsolicited e-mails. The bottom line: If a vacation package sounds too good to be true, it probably is.

Stop by Credit Union for more information on vacation loans. Your credit union offers low rates and easy repayment options that will help to make your vacation a reality.

VACATION 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

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 summer vacation 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

Mon., September 7 Labor Day	Thurs., December 24 @ 12 noon Christmas Eve
Mon., Oct. 12 Columbus Day	Fri., December 25 Christmas Day
Thurs., November 26 Thanksgiving Day	Thurs., December 31 @ 12 noon New Years Eve
Fri., November 27 Day after Thanksgiving	

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

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
- ★ Over 30,000 locations
- ★ 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 accounts

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!

National City Bank ATM Usage

Until we are notified from PNC that the transition of the National City Bank ATM's has been completed,

YOU WILL BE ASSESSED FEES

at National City Bank ATM's.

These fees are non-refundable from Tri-Valley Service F.C.U.

This is totally out of our control.

Please read all future communications from this office.

The right checking account can save you money!

COMPARE & SAVE! YOU DECIDE!

Answer these simple questions and see why it pays to switch to Tri-Valley Service F.C.U.	Your Current Bank		Tri-Valley Service F.C.U.
	YES	NO	
Does your bank offer totally free checking and \$25 cash just for opening the account?			Yes!
Do you receive FREE internet banking and FREE BillPay?			Yes!
Is your check card FREE from an annual fee?			Yes!
Are balance inquiries FREE ?			Yes!
Are balance inquiries FREE ?			Yes!
Are phone transfers FREE ?			Yes!
Do you receive personalized service?			Yes!
Can you get answers to your basic banking questions ia a touch-tone phone or PC 24/7?			Yes!
If "NO" was the answer to any of the questions above, Tri-Valley Service F.C.U. can save you money! And we offer more . . .	Your Current Bank		
	YES	NO	
Do you pay any fee for in-person teller transactions?			
Would you like to receive up to \$10 in cash back for checks and check cards from your previous bank?			
Would you like the convenience of free access to 30,000 ATM's? (CU\$, PNC Bank & CO-OP ATM's)			
If "Yes" was the answer to any of these questions, it's time to make the money-saving move Tri-Valley Service F.C.U. free checking!			

*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
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