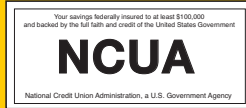


TRI VALLEY SERVICE

FEDERAL CREDIT UNION



THE CREDIT UNION QUARTERLY

OCTOBER 2011

MAILING ADDRESS:
P.O. Box 16345 • Pittsburgh, PA 15242
MAIN OFFICE: 1920 Cochran Road
Pittsburgh, PA 15220-1101
HOURS: Mon. thru Fri: 8:30 to 4:00

Phone: 412-344-3406
Fax: 412-561-3961
Phone-A-Teller: 1-866-470-7407
e-mail: info@trivalleyservice.com
website: www.trivalleyservice.com

BRANCH OFFICE
3045 Chartiers Ave.
Pittsburgh, PA 15204-0350
412-771-9952
HOURS:
Mon. & Fri: 8:30 to 4:00
Wed: 8:30 to noon

One of the benefits of a Tri-Valley Service F.C.U. membership . . . **OUR CHECKING ACCOUNTS!!**

I want to start this quarterly by talking about one of our services that is near and dear to me. To do this I need to tell you about **K.I.S.S.** I am sure that you have heard of this phrase before . . . **Keep It Simple Silly**

First of all we want all our members to try out a checking account with us. We will start the account off with a **\$25.00 deposit and your first order of checks for free.** Tri-Valley doesn't have any asterisks tied in with this service either. We also have over 40,000 ATM's (and growing) that we currently have under contract that can be used surcharge free. We have a lot more benefits all at no cost to the member and no strings attached either. We are here to service you not to confuse you with a maze of choices to decide on the right fit.



WE FIT! Just give us a call and we'll make it a **K.I.S.S.**

You trust us enough to borrow because you know that you will receive the best deal in town. You save with us because you trust Tri-Valley to have competitive rates. Why not open a checking account with us also? Maybe you'll even get a hug to go with it!

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Visit us on the web @ www.trivalleyservice.com



CREDIT INFORMATION



WE'VE DONE IT! We've taken it platinum. This fall our VISA program will go platinum with an 8.99% APR for qualifying members. This low rate will also offer the Scorecard points program that gives all members the ability to accumulate points for travel, hotel discounts, gifts and lots more!

For those members qualifying for our classic card you could possibly see some changes coming in the fall as well.

Statement messages will be our avenue of communication to participating members. Please read your statements and stay informed. If you need further clarification or have any questions, please do not hesitate to call the office.

We also listened to your comments and have once again lowered our monthly minimum payment back down to 2% of the outstanding balances.

Tri-Valley VISA is now offering the following rates:

**8.99% APR
Platinum Level**

•

**11.25% APR and 15.25% APR
Classic Level**

•

**18% APR
Credit Builder Rate also available**

Also coming on October 1, 2011 we will once again be offering our balance transfer incentive of 2% on the outstanding balance being transferred up to a maximum of \$300.00 deposited into your share-savings account. There are no other built-in fees or backend fees associated with our balance transfers.

(All balance transfers will be placed on your Tri-Valley VISA as a cash advance.)

***At these great rates, you can't go wrong!
We still have the same benefits and have even added a few more.***

CHECK OUT THESE BENEFITS:

- Credit limits up to **\$50,000.00!**
- 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 recurring payments to your TVS FCU VISA credit card.)
- Chargegard Protection - This option provides insurance protection in the form of life insurance, involuntary unemployment, and disability.
- 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.

***Why go anywhere else for this service?
We offer our VISA Credit Card members the perfect deal!***

It gives me great pleasure again to introduce to you the newest additions to our list of member companies . . .

- Universal Roofing Solutions, Inc.
- National Benefits
- Suburban Bar, Inc.
- Hileman & Associates, Inc.
- Jaworski Remodeling, Inc.
- The Pet Salon
- Sonny and Jo's Pub and Pizza

Attention Member Companies:

Tri-Valley Service F.C.U. would like to give our member companies the opportunity to spotlight their business in our quarterly newsletter. If you are interested in having your business recognized, submit a brief summary along with your contact information to:

Laurie Ali, Marketing Coordinator
Tri-Valley Service F.C.U.
P.O. Box 16345
Pittsburgh, PA 15242

OR email to info@trivalleyservice.com

Please limit your information to 5 or 6 lines. All information will be verified before publication. Please note that this advertising should not be viewed as a direct endorsement by Tri-Valley Service F.C.U., but simply as another service provided to our field of membership.

Holiday LOAN SPECIAL!

Wow - What a Deal . . .



**Borrow up to \$4,000
for 12 months
at a low rate of
3.99% A.P.R.**

**or from
12 to 18 mos. at
4.99% APR**

Some credit restrictions apply. Rates are subject to change.

**RATE
CORNER**

**4th QUARTER
2011 DIVIDENDS**

REGULAR SHARES

0.20% 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

0.35% APY

IRA Certificates available for 12, 18, 24, 36, 48 & 60 month terms. *Call the office for current rates.*

CHRISTMAS & VACATION CLUBS

\$25.00 min. 0.30% 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

**NEW AND USED AUTO LOAN
SALE GOING ON NOW!**

*If you are considering purchasing a
new or used automobile*

**TRI-VALLEY HAS RATES AS LOW AS
3.80% APR for qualified borrowers!
(includes 2012 to 2010 models)**

*Do your homework first before shopping and be
sure that Tri-Valley is a part of your checklist.*

**IN MOST CASES WE CAN EITHER MEET OR
BEAT WHAT MOST DEALERS HAVE TO OFFER!**

Visa Gift Cards . . .

Convenient gifts for any occasion!

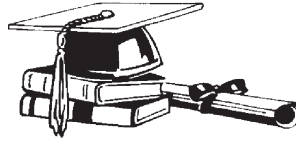
With the gift giving season right around the corner - birthdays, fall weddings, whatever the reason, Tri-Valley Service's VISA Gift Cards are a convenient way for you to buy the perfect gift for anyone and everyone on your shopping list. Tri-Valley Service's VISA Gift Cards are the ideal gift for people who are difficult to buy for because the recipient can use the card anywhere VISA is accepted.

Purchasing a Tri-Valley Service VISA Gift Card is simple. Just call the office, send us an email to info@trivalleyservice.com or contact us through T.V.S. Connect (online access). Choose the amount you would like to purchase from \$25 to \$500.

Cost is only \$2.50 per card.

Purchasing a Tri-Valley Service VISA Gift Card on or before December 16, 2011 will make you eligible to win a \$50.00 card for your own holiday shopping.*

*One entry per card purchased.



Scholarship Announcement

Congratulations to Michalene Auth!

Michalene is the recipient of the \$1,000 Tri-Valley Service F.C.U./Langley High School Alumni annual continuing education scholarship. The Credit Union would like to offer her the best in her educational endeavors.

2011 HOLIDAY CLOSING SCHEDULE

Columbus Day Monday, October 10
Veterans Day Friday, November 11
Thanksgiving Thursday, November 24
Day after Thanksgiving . . . Friday, November 25
Day after Christmas Monday, December 26
New Years Holiday Monday, January 2, 2012

ATTENTION: IMPORTANT NOTICE

Over-the-Counter Sales of Paper Savings Bonds to be discontinued December 23, 2011

The U.S. Department of Treasury has announced it will end over-the-counter sales of paper savings bonds at the end of the year. While savings bonds will no longer be available in paper form, they will remain available for purchase electronically through TreasuryDirect. For more information please visit: www.treasurydirect.gov

Your savings are federally insured up to \$250,000 and backed by the full faith and credit of the US Government. In addition to this coverage the NCUA is fully insuring all funds in a non-interest bearing transaction account through December 31, 2012.

NCUA - National Credit Union Administration
U.S. Government Agency

WE OFFER BETTER CHOICE LOANS

(the smart alternative to payday loans)

CREDIT UNION BETTER CHOICE IS AN AFFORDABLE, SHORT-TERM LOAN THAT OFFERS:

- 90 day repayment loans
- Flexible monthly, bi-weekly, or weekly payments
- \$20 application fee
- \$100 minimum loan
- \$500 maximum loan
- 18% APR
- A built-in savings benefit
- Optional financial counseling
- Member must have direct deposit

Why pay high fees and interest rates when there is a Better Choice? Get a Credit Union Better Choice Loan today! For more details and an application, contact the Credit Union. Must qualify. Borrowers must meet credit union membership requirement and be over age 18.

**Credit Unions - Together We're Better. It Pays to Use Your Credit Union!
iBelong Do You Belong?**