

TRI VALLEY SERVICE FEDERAL CREDIT UNION

OCTOBER 2010

P.O. Box 4350 • 3045 Chartiers Ave.
Pittsburgh, PA 15204-0350

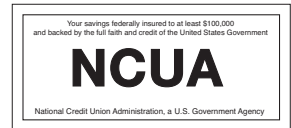
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e-mail: info@trivalleyservice.com

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

THE CREDIT UNION QUARTERLY

A Message from your CEO

I would like to take this opportunity to introduce and to re-introduce you to YOUR Credit Union. For those members that have been with us over the years I would like to say “**THANK YOU**” for making us what we are today. For those of you that are new members, I would like to say “**welcome aboard, and we hope that you enjoy the ride**”.

Tri-Valley Service F.C.U. wants to reinvent itself and become a force to be reckoned with. Keeping the ideology of reinvention as a driving force for me and your Credit Union staff, I would like to toss out the first coin and begin this reinvention process by introducing all of us to the power of the word “THE”. Let’s start by calling Tri-Valley Service . . .

“THE CREDIT UNION”

“**THE**”, puts us right up there with the best. We have recently been rated through the Bauer Financial Rating System as a Five Star ★★★★★ financial institution. Along with this honor comes responsibility and a willingness to tackle and adapt to change. For this reason, the staff, Board of Directors and I would like to finalize plans with you regarding the move to our new headquarters. **We will begin moving into our new location on Monday, January 3, 2011.**

“**THE**” NEW CREDIT UNION LOCATION WILL BE:

1920 Cochran Road • Pittsburgh, PA 15220

Operations will continue at our present location after the move, but office hours will be limited to:

- a full schedule on Mondays 8:30 am to 4:00 pm
- noon closing on Wednesdays 8:30 am to 12:00 pm
- a full schedule on Fridays 8:30 am to 4:00 pm

As you review this newsletter and all future communications from me, I will continue to refer to your Credit Union as “**THE**” Credit Union”. I want to share with you, the member and all future members of “**THE**” Credit Union, the sense of pride that the entire staff and I have in what we are today and what we strive to become in the future.

Rose Cindric, CEO

Visit us on the web @ www.trivalleyservice.com



VISA GIFT CARDS . . .

Convenient gifts for any occasion!

With the gift giving season right around the corner - birthdays, 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 or send us an email to info@trivalleyservice.com or contact us through TVS Connect (online access). Choose the amount you would like to purchase from \$25 to \$500. Cost is only \$2.50 per card. If the gift card is being mailed to your home from the Credit Union office you will have to contact the office upon receipt to activate the cards.

SOCIAL NETWORKS BECOME A RESOURCE FOR ID THIEVES

Facebook and MySpace information attractions for ID Thieves include:

- Names and photos of family members
- Where people attended high school and college
- Where they work; and a lot of other information

How do thieves get your information?

Criminals often fool victims and steal personal data by getting them to download a program (an outstanding offer that is too attractive to resist) that records their keystrokes. As social network websites are growing, criminals interest is also increasing.

How to protect yourself:

- Keep your social network accounts private, limited to your friends only.
- Watch carefully and don't click on links provided in messages unless you check them with a phone call first.
- Do scans of your computer on a regular basis using an updated anti-virus program.



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.

RATE CORNER

4th QUARTER 2010 DIVIDENDS

REGULAR SHARES

0.2500% 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. 0.25% 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

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

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.



CREDIT INFORMATION

At a low 11.25% A.P.R., You can't go wrong!

CHECK OUT THESE BENEFITS:

- Credit limits up to \$10,000.00.
- 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 your 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.

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

- 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.

The Credit Union now offers BETTER CHOICE LOANS

(the smart alternative to payday loans)

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

- 90 day repayment terms
- Flexible monthly, bi-weekly, or weekly payments
- \$25 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's 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.



***What better time than now to
apply for The Credit Union
VISA Credit Card!!***

Low Rate of 8.65% APR

***Balance Transfers still going on!
DON'T WAIT - CALL TODAY.***

**This low rate continues on for the life
of the balance transfer amount.
Apply now - this offer won't last long!!**

While the big banks are raising rates, the
Credit Union chose to lower ours.
No annual fee. Call the office for details.



**The banks
aren't
offering it
anymore,
but we still do!**

FREE CHECKING!

OUR FREE CHECKING FEATURES:

- FREE - first 50 checks along with your first order
- FREE - \$1,000 Accidental Death and Dismemberment Insurance Policy
- FREE - VISA "check card"
- FREE - **"AND NEW" e-Statements**
- FREE - 24/7 Access to online bill pay at Tri-Pay
- FREE - access at TVS Connect
- No minimum balance
- Unlimited check writing
- FREE - balance inquiries
- FREE - \$25 deposit for opening a new account

We consider our checking account to be the perfect package. Don't forget that we offer surcharge free transactions at over 40,000 ATM's which include all PNC Bank, CU\$ and Co-Op ATM's.

2010 HOLIDAY CLOSING SCHEDULE

Columbus Day	Monday, October 11
Veterans Day	Thursday, November 11
Thanksgiving Day	Thursday, November 25
Day after Thanksgiving	Friday, November 26
Noon closing	Friday, December 24
Noon closing	Friday, December 31



**We wish you
all a safe and
joy filled
Holiday
Season!**



Coming Soon . . . PrePaid VISA Debit Cards

Check your mail for future information on this upcoming new service.

The Credit Union now offers **SECOND CHANCE** Checking Accounts. This service has been instituted in order to consider those members that are not able to get a checking account under normal circumstances. A possible **SECOND CHANCE** to put things on the right track. Call the office for details on this new program.
Let us try to make things right together.

The Savings Keep Growing for Tri-Valley Service F.C.U. Members with Invest in America

Tri-Valley Service F.C.U. is proud to participate in Invest in America, a unique program offering our members' discounts on products and services from U.S. based companies. It not only gives our members valuable discounts, but it also increases sales for the participating companies and, on a larger scale, helps stimulate the U.S. economy. Basically, Invest in America is a win-win for everyone.

Simply visit www.LoveMyCreditUnion.org to learn how, as a member of Tri-Valley Service F.C.U., you can receive money-saving discounts from: **General Motors, Sprint, Allied Van Lines, FTD, CU Benefits Express, Complete-Tax, DIRECTV and through ShopAmerica, a new online mall specifically for Credit Union members.**

Tri-Valley Service F.C.U. is here to help our members save with respected U.S. companies at a time when everyone needs it most. To learn more about Invest in America and details on all the current discounts visit LoveMyCreditUnion.org.