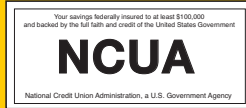


TRI VALLEY SERVICE FEDERAL CREDIT UNION



THE CREDIT UNION QUARTERLY

JULY 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

The benefits of a Tri-Valley Service F.C.U. membership . . . **GREAT RATES!!**

WE'VE GONE AND DONE IT AGAIN!

We want to be sure that T.V.S. members received the best rate for their auto loan deals. If you took advantage of auto dealer discounts and rebates, are you sure that you locked in the best interest rate available to you? Not sure? Let our loan staff review your deal and show you how the credit union can save you even more on the deal by refinancing with the us.

**NEW AUTO RATES AS LOW AS
4.10% APR* FOR 36 MONTHS**
Model years: 2011, 2010 and 2009

**USED AUTO RATES AS LOW AS
5.50% APR* FOR 36 MONTHS**
Model years 2008 and older

Additional credit union discounts are available.
Call the credit union for details.

*APR = Annual Percentage Rate. Rates are subject to change without notice. Other rates and terms are available. Rate given will be based upon individual credit worthiness. All loans are subject to normal loan underwriting guidelines.

GET IT DONE with a Home Improvement Loan from Tri-Valley Service F.C.U.

Is it time to upgrade to more energy efficient appliances? Replace windows? Fix up the kitchen? Or just spruce up a room or two? Call one of our experienced loan officers to see if the credit union can make the right loan to fit your budget.



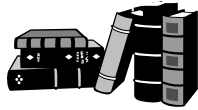
Qualifying members with approved home improvement loans over \$7,500 will receive a \$50.00 gift card from the credit union to help you out with your projects.

Gift cards will be mailed to the member's home after loan disbursement. This offer expires August 31, 2011.

Just wanted to share this one!

Tri-Valley Service Federal Credit Union has a **FEE FREE coin counter!!** Gather up all that loose change - under couch cushions, the bottom of your bag, your piggy bank, wherever it may be. Stop by our new location to trade in those coins for cash! Don't pay a fee to exchange your own hard earned money!

COMING ATTRACTIONS



We heard your concerns, we investigated all of the options, and we want to be able to once again provide our college bound members the opportunity to keep Tri-Valley Service F.C.U. on the radar as a means of financing your higher education needs.

We are currently in the process of signing the contract with CAMPUSDOOR, whose sponsor company is SallieMae Student Options. As we all know SallieMae is on the forefront of financing higher education needs for college students.

Once the deal has been completed we will place all related information on our website and in all future publications. *We'll do our best to keep you informed.*

SUMMER SIZZLER LOAN SPECIAL!

**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 and 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.



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

Low Rate of 8.65% APR

Balance Transfers (for the life of the transfer balance) 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 with no annual fee. Call the office for details.

Just wait and see the changes that we have in store for our VISA credit card holders. This offer will be one that you just can't walk away from. New features for this program will be unveiled in our next newsletter.

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

- Anago Cleaning Company
- Miles Insurance Group
- Mt. Lebanon Office Equipment
- Osaka Sushi & Chinese Restaurant
- Prosthetic Dentistry of Mt. Lebanon
- Scott Twp. Board of Commissioners
- South Hills Orthopedic Surgery Center

Coming Soon . . .

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.

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



VISA DEBIT CARD UPDATES

DID YOU KNOW?

Effective August 15, 2010 the credit union was no longer able to approve your overdrafts for ATM and everyday debit card transactions. If you want this added protection, you will need to let us know.

Avoid the awkwardness of having a debit card purchase or ATM transaction declined. Contact the credit union now to be sure that the overdraft protection associated with your TVS checking account is not interrupted. Be sure you've got it covered in case of an emergency.

EARN \$35.00 JUST BY DOING THE SWITCH!

That's right. Tri-Valley Service F.C.U. will pay you \$25.00 for opening a Sharedraft/Checking account with us. Earn an additional \$10.00 by bringing in your debit card(s) and unused checks from another institution. We believe that we offer our members a deal that can't be beat.

Like the sound of the word "FREE"? Check out these options:

- No minimum balance
 - No per check charges
 - No limit on number of checks deposited each month
 - **FREE** VISA Debit Card available
 - Network of over 40,000 surcharge free ATM's nationwide
 - **FREE** online banking with "TVS Connect"
 - **FREE** online bill pay with "Tri-Pay"
 - **FREE** E-statements
 - **FREE** check images via "TVS Connect"
 - **FREE** 24 hour telephone access (1-866-470-7407)
 - **FREE** member initiated transfers between TVS accounts
 - **FREE** Direct Deposit/Payroll Deduction
- Overdraft protection available from your savings.

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 412-344-3406 or visit your local branch office. Let one of our friendly member service representatives answer your questions.

*New checking account only, some restrictions may apply. Not valid with any other offer. See local branch office for details.

**RATE
CORNER**

3rd 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

0.75% 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. 0.20% 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

GUARD AGAINST IDENTITY THEFT BY CHECKING YOUR CREDIT ONCE A YEAR!

You can obtain a free credit report once a year from each of the credit reporting agencies - Experian, Equifax and Trans Union.

ONLINE AT **AnnualCreditReport.com**

TOLL FREE AT **1-877-322-8228**

ATTENTION MEMBERS!!!

STAY INFORMED!

Don't forget to update your email address with Tri-Valley Service F.C.U.

Please contact us at:

Tri-Valley Service F.C.U.

Phone: 412-344-3406

Fax: 412-561-3961

www.trivalleyservice.com

email: info@trivalleyservice.com

MOVING? Please let us know.

It's important that you keep all your credit union information accurate and that includes your address and phone number. If you have recently moved or are planning to move, please let us know. We want to make sure all communication and important notices from the credit union reach you on time.

Please note that a fee of \$3.00 will be assessed to your account for each mailing returned to the Credit Union office for an incorrect address.

For your security, any change of address request will not be fulfilled without first filling out an account change card. This form can be downloaded from our website or will be mailed to you upon request. This form must be accompanied with valid form of verification of the change.

2011 HOLIDAY CLOSING SCHEDULE

Labor Day Monday, September 5
Columbus Day Monday, October 10
Thanksgiving Thursday, November 24
Day after Thanksgiving Friday, November 25
Day after Christmas Monday, December 26

Visit us on the web @ www.trivalleyservice.com