

**TRI
VALLEY
SERVICE**
FEDERAL CREDIT UNION



**THE CREDIT UNION
QUARTERLY**

APRIL 2018

MAILING ADDRESS:

P.O. Box 16345 • Pittsburgh, PA 15242

MAIN OFFICE:

1920 Cochran Rd.
Pittsburgh, PA 15220-1101

**IN CASE OF LOST OR STOLEN
CARDS, PLEASE CALL:**

**VISA CREDIT: 1-800-991-4961
MASTERCARD DEBIT: 1-800-264-5578**

Phone: 412-344-3406

Fax: 412-561-3961

Phone-A-Teller: 1-866-774-4428

HOURS:

M, T, W & F - 8:30 to 4

Thursday - 8:30 to 6

Visit us online @ www.trivalleyservice.com • e-mail: info@trivalleyservice.com

Dear Mastercard Debit Card Holder,

In order for each card holder to comply with “Mastercard Transaction Alert Mandate” you must complete the following: I want my “Mastercard” Debit Card Transaction e-mailed or texted to me.

1. Current Email Address _____
or

2. Current Cell Phone Number _____

I (signature) _____ opt out of the notification program

TVS allows text messages or e-mail message alerts for all debit card transactions.

Above form must be completed and returned to TVS by April 27, 2018.



mastercard.

TRI-VALLEY'S VISA DEBIT CARD:
THE CARD IS KEY!

WE OFFER LOTS OF PERKS WITH OUR DEBIT CARD

- Surcharge free withdrawals at any PNC Bank ATM, CU\$ ATM, Co-Op ATM's or Moneypass
- Cash back at participating merchants; accepted anywhere Mastercard is accepted
- The ability to withdraw not only from your share draft/checking account but also your share/savings account (001 only) at any ATM
- Deposits at ATM's (same day availability; some holds apply)

LET TVS PUT YOU IN THE DRIVER'S SEAT DURING OUR CAR CRAZE DAYS!!!

This is crazy. If I were you I wouldn't keep this one to myself. SPREAD THE GOOD WORD.

Check us out!

48-mo auto loan rates as low as 2.59% apr*
2018-2015 models.

Call today for a quote - we have a few good things
under our Easter bonnets.



LET TVS TAKE YOU ANYWHERE AT ALL!!!

Our pledge to our members is to compete in the pricing arena –
call today for a pre-approval and a GREAT RATE.

Great rates on used models too

Call today for a preapproval

In some cases you may delay your first payment up to 60 days

** This will put an extra cushion in your wallet!

WAYS TO APPLY:

1. Call the office at 412-344-3406
3. Get a loan application at
www.trivalleyservice.com and click on the
Loans tab

*For qualified borrowers

**Interest will accrue from date of loan disbursement

Dear Member,

Why borrowing from your 401k program is **not** a good idea...

Here is a little help from your friends at TVS. Consider these facts:

- 1) You are paying back PRE-TAXED monies with after taxed income.
- 2) The borrowed amount is NOT GAINING interest while the loan is outstanding.
- 3) Nothing in life is free, the 401k administrator charges for tracking the payroll deductions and the running balance until the loan is paid in full.

**Did ya know we have Thursday
evening hours from 8:30 - 6:00?
Check us out!**

**RATE
CORNER**

2ND QUARTER 2018 DIVIDENDS

REGULAR SHARES

0.10% 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

0.15% 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. 0.15% APY 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.

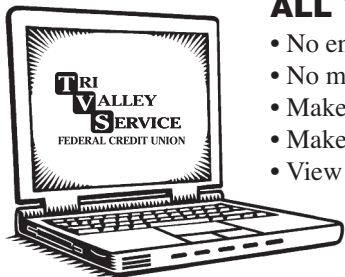
NOTICE TO SHARE CERTIFICATE HOLDERS

- 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

FREE SAVE TIME AND MONEY WITH TRI-PAY FREE FROM TRI-VALLEY SERVICE FCU!



ALL YOU NEED IS A CHECKING ACCOUNT AND A COMPUTER!

- No enrollment fees, monthly fees or transaction fees
- No more sending payments through the mail
- Make payments to anyone in the U.S. banking and postal systems
- Make payments anywhere, 24/7 by logging into Tri-Pay on any computer
- View your payment history online

Tri-Pay is conveniently located through TVS Connect.
You must have a valid Tri-Valley Service checking account in order to enroll. *NSF, stop payment and return fees will remain the same.*

CU Student Help* Smart Option Student Loan[®] made by Sallie Mae[®]

APPLY TODAY

trivalleyservice.com

or call

1-877-458-8285

TOGETHER WE CAN DO THIS

Tri-Valley Service Federal Credit Union has partnered with CU Student HELP to offer the Smart Option Student Loan[®] made by Sallie Mae. The student loan process can be overwhelming. With three repayment options and competitive interest rates, you've got the choice to graduate with less debt or enjoy more flexibility while in school.

With the Smart Option Student Loan[®], you can:

- Get the money you need.
Borrow up to 100% of school certified-education costs (minimum \$1,000)
- Pay now or later.
Defer your payments until after school or choose an in-school repayment option that fits your needs.
- Lower your interest rate.
Enroll in automatic debit and reduce your interest rate by 0.25% percentage point.

Home Improvement SIGNATURE LOAN



Limited Time

Other Options Available:

- 36 months @ 6.90% APR
- 48 Months @ 7.30% APR
- 60 months @ 7.70% APR



from **TRI VALLEY SERVICE**
FEDERAL CREDIT UNION

**Borrow up to \$20,000
for up to 36 months
for as little as
6.90% APR*!**

* APR—Annual Percentage Rate. Membership eligibility required. For qualified borrowers. Some credit restrictions could apply.

TVS HOME EQUITY LOANS

Members can now borrow up to \$75,000.00 for 10 years with rates as low as 3.75% apr. (fixed).

- Other rates and terms are available
- Some fees do apply - Contact a loan specialist for fee information
- Home Equity loan program presently available for Pennsylvania residents only.
- 80% LTV



With a TVS fixed rate Home Equity Loan we can help with some of your major plans such as home remodeling, a long awaited family vacation, or even college tuition. You can borrow up to 80% on your home's value. TVS Home Equity loans are typically lower than other loan rates and the interest paid may be tax deductible.**

*Some credit restrictions apply

**Consult your tax advisor for details

Rates are subject to change.

Credit Unions - Together We're Better. It Pays to Use Your Credit Union!

DO YOU BELONG?

The Benefits of Membership . . . Pass It On!

MEMBERSHIP REFERRAL*

Tell your family members and co-workers about T.V.S. membership
and it could earn you \$10.00 per referral!

REFERRING MEMBER

(please print) Name _____
Address _____
City, State, Zip _____

NEW MEMBER

(please print) Name _____
Address _____
City, State, Zip _____
Daytime Phone _____
Employer _____

Relationship (circle one) Family Member Co-worker

The new Tri-Valley Service F.C.U. member will receive valuable credit union membership and excellent member services.

The referring member will receive a \$10.00 reward deposited into his or her account when the new member becomes a Tri-Valley Service F.C.U. member with the initial \$5.00 minimum deposit. The new member must also open any other of the following services: checking, VISA credit, or any loan product within 45 days of receipt of the new membership application.

**Above account must remain open a minimum of 45 days before the \$10.00 referral reward is deposited into referring members account.*

Spring "For Any Reason" Loans!

Whatever your reason
for needing a loan
we have great rates
for you!



Some credit restrictions apply. Rates are subject to change.

Borrow up to
\$5,000 for
12 months
at a low rate of
6.90% APR
or from
12 to 18 mos.
at **7.75% APR**



**Do you know a little one that doesn't have a
Tri-Valley Service F.C.U. membership?**

SIGN THEM UP TODAY!

Get your children and grandchildren on the road to saving.

Call the credit union office today for more
information or to get them started.