

TRI VALLEY SERVICE

FEDERAL CREDIT UNION

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

THE CREDIT UNION QUARTERLY

OCTOBER 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

ATTENTION TO ALL OF OUR SHARE CERTIFICATE HOLDERS

Effective November 30, 2018 TVS will no longer offer our "Rate Bump-Up Option". Tri-Valley has raised all of our Share Certificate rates across the board. Call the Credit Union for more information.

FREE

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

FREE



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.*

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.
- 4) Call your Credit Union and check out your borrowing alternatives

WE URGE ALL MEMBERS TO UPDATE THEIR CONTACT INFORMATION WITH THE CREDIT UNION

Please notify us if any of your contact information such as your address, home phone number, work and/or cell number has changed. Updating your personal information with the Credit Union assures that you will receive instantaneous notification of any security information, important updates and notifications from your Credit Union so that all replacement cards are received without any problems. The Credit Union is being charged for each piece of mail being returned back to us due to bad addresses. Your account could be assessed a return mail fee of \$3 per occurrence if you fail to notify us of any address change.

Member Account Verification

In connection with our Bi-Annual verification process, please confirm that the information contained on the enclosed statement is correct and accurate. If the information is incorrect please provide any information that will assist the Supervisory Committee in reconciling the differences. (You need to respond only if the information is incorrect.) Please mail your reply directly to our Supervisory Committee at the address shown on your statement.



WE'VE GOT YOU COVERED WITH PROTECTION PACKAGES FOR OUR CONSUMER AND HOME EQUITY LOANS*

Tri-Valley Service Federal Credit Union's Loan Protection Packages

If a protected life event happens to you (and you're a protected borrower or co-borrower on the loan), TVS MEMBER'S CHOICE™ Borrower Security will cancel or waive your loan payment(s), up to the contract maximums—helping to lessen your worries and your family's worries, about paying loans during a time when your income may be reduced or lost and paying other household bills becomes challenging. Protected events include:

- ★ Life Plus
- ★ Disability, including those caused by acts of war
- ★ Involuntary unemployment

Call TVS FCU 412-344-3406 and ask about protecting your loans today.

Disclosure:

Your purchase of a TVS MEMBER'S CHOICE Borrower Security is optional and will not affect your application for credit of the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions and exclusions may apply. Please contact your loan representative or refer to the Member Agreement for a full explanation of the terms of TVS MEMBER'S CHOICE™ Borrower Security. You may cancel the protection at any time. If you cancel protection within 30 days you will receive a full refund of any fee paid.

We also offer GAP coverage for automobile loans at GREAT prices.

Ask one of our loan representatives about any of our coverage packages. If you prefer, you can visit our website at www.trivalleyservice.com and tap on the **RATES** tab. Calculators are provided for our different loan packages that will help with your decision.

*not available for our Better Choice Loans.

TVS Home Equity Loans

Members can now borrow up to **\$75,000.00** for 10 years with rates as low as **4.25% 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



Is a new auto loan in your future?

Tri-Valley is here to answer your questions...



We offer auto rates as low as 3.05% apr for 60 mos. on 2019 to 2016 models depending on your credit rating.

We would highly suggest that you call the Credit Union before you do your shopping to check out our auto pre-approval program. Our loan team can educate you with the information you need before hitting the dealership so you can be assured to make the best deal possible.

Once again - Thanks for being a member...

*A reminder of the Tri-Valley Service
Federal Credit Union philosophy*

Welcome to Tri-Valley Service Federal Credit Union!

Although our services are similar to a bank, our philosophy is quite different. As a member-owned, not for profit financial institution, our credit union is run strictly for the benefit of our members. We strive to provide members with high yields on savings and lower rates on loans. Decisions are made by a Board of Directors elected by our members. Our goal is to help each member attain a strong and secure financial future.

Membership in Tri-Valley Service Federal Credit Union is open to the employees and immediate family members of our sponsor companies. If your company does not currently have a credit union and would like information on becoming a sponsoring company with Tri-Valley Service Federal Credit Union, please contact us.

FALL LOAN SPECIAL!



**Borrow up to \$5,000
for 12 months
at a low rate of
6.90% A.P.R.**

**or from 12 to 18 mos. at
7.75% APR**

Some credit restrictions apply. Rates are subject to change.

SKIP-A-PAYMENT IS HERE FOR THE HOLIDAYS!



You can skip a payment on your qualifying credit union loan(s) during December so you have some extra money for all your holiday shopping needs.

All it takes is a low processing fee of \$35 per loan. We will automatically deduct it from your Share Savings or Checking Account. If you make automatic payments through Direct Deposit or Payroll Deduction, your December payment will be deposited into your savings account. During the month of the skipped payment, interest will continue to accumulate.

Just fill out the form below and fax or mail it back to the credit union office on or before November 18, 2018 to qualify.

TRI-VALLEY SERVICE F.C.U.	<i>Indicate the loan(s) you want to skip:</i>	
P.O.BOX 16345	AUTO	A/C# _____
PITTSBURGH, PA 15242	PERSONAL	A/C# _____
412-344-3406	SHARE A/C TO DEBIT	# _____
Your Signature _____		Date _____
Joint Signature _____		Date _____
<i>(IF NECESSARY)</i>		
By signing above, you authorize Tri-Valley Service F.C.U. to extend your final loan payment by one month. The \$35 processing fee per loan will be automatically deducted from your Share Savings Account. Interest will continue to accumulate on your loan during the month you skip your payment. When the first payment is made after the skip is placed, two months' interest will be paid prior to a principal amount. Payments made through Direct Deposit/Payroll Deduction will be deposited into your Share Savings Account for the month you are skipping your payment. Skip-a-Payment limits set on some loans. Some restrictions apply.		

HOLIDAY FUNDS AVAILABLE NOW!

The funds in your Christmas Club Account will be transferred into your Checking account on October 15, 2018.

Our Christmas Club Account is an easy and simple way to save for the season when it's convenient for you. You can make deposits through payroll deduction, direct deposit, transfers from other accounts or in person throughout the year. Dividends are paid once a year. There is no monthly service charge, so stop by and open your account today!

CREDIT UNION TIDBITS AND OTHER MISC. INFO

If you plan on traveling this upcoming holiday season, call your Credit Union first so that we can make a notation on your VISA debit or VISA credit card files.

We highly recommend that you put our VISA debit and credit card fraud numbers under contacts in your cell phones. This way you will be able to distinguish these high priority calls from all other nuisance calls:
 VISA Debit No. - 1-866-842-5208
 VISA Credit No. - 1-800-369-4887

Did you know that you have the ability to do a temporary block on your TVS debit card through TVS Connect? If the after-hours need arises – for your protection.

Just a reminder–Credit Union policy states that “After 24 months of no activity, your account will be assessed a \$3.00 fee.”

HOLIDAY CLOSING SCHEDULE

Columbus Day.....Mon., Oct. 8
 Veteran's Day.....Mon., Nov. 12
 ThanksgivingNov. 22 and 23
 Christmas.....Tues., Dec. 25
 New YearsTues., Jan. 1, 2019

RATE CORNER

3RD QUARTER 2018 DIVIDENDS

REGULAR SHARES
0.05% 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
0.10% 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. 0.10% 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

\$ NEED A LOAN? WE HAVE MONEY TO LEND!

A TRI-VALLEY SERVICE FCU CHECKING ACCOUNT COMES WITH ALL OF THESE BENEFITS:

1. 24-7 access to your account through our on-line access **TVS Connect** through our home page www.trivalleyservice.com. Go on line or call the office for an application to this service
2. Checking account participants registering on **TVS Connect** and also **TVS Mobile** will then have access to our newest program referred to as **TVS Mobile Deposit** - Go on line or call for an application for this FREE service
3. 24-7 access through our toll free no. a/k/a **Phone-A-Teller** 1-866-774-4428
4. FREE checks to members 60 and over through our **Simply 60** program
5. FREE access to and participation in our bill pay program a/k/a **Tri-Pay**. Tri-Pay gives our Tri-Valley members a multitude of benefits, some of which include payment reminders, automatic payments from your TVS checking account, the ability to set up your own wire transfers and many, many more benefits.
6. Overdraft protection from your 01 savings only - \$3.00 fee for this service
7. Overdraft Advance after a 90-day period for new checkings accounts - \$35.00 fee for this service/protection on your account
8. Over 75,000 surcharge FREE access at any PNC Bank ATM, Credit Union (CU\$) ATM's, Co-Op and Moneypass ATM's. Check info on line or call the office for further information
9. FREE copies of cleared drafts through **TVS Connect**
10. Add Shared Accounts, FREE 4 starter checks, no monthly service charges and no minimum balance requirements

**I COULD GO ON AND ON JUST TELLING YOU HOW GREAT THIS DEAL IS,
BUT I THINK THAT ALL OF THESE POINTS THAT ARE OFFERED STATE THAT
THIS DEAL IS JUST TOO HARD TO BEAT, IT IS NOT ASTERISK FREE, IT IS JUST
STRAIGHT OUT HARD TO BEAT... CALL TODAY FOR AN APPLICATION!!!**