

## IDENTITY THEFT

Identity theft is fast becoming the number-one crime worldwide. It can happen to anyone. Identity theft occurs when someone steals your identity and impersonates you in order to obtain loans, credit cards, etc. This could happen without your knowledge. One day you may be turned down unexpectedly for a loan, get a call from a collection agency for an account you never opened, or worse yet, a call from the police about a crime you didn't commit.

Victims of identity theft can suffer devastating effects from this crime. They could spend months, even years, repairing the damage it could make to their credit rating, just trying to rebuild creditworthiness. Victims 7723010 may find it difficult to obtain loans, get a job, an apartment, or even write checks.

Criminals can commit identity theft in any number of ways, such as stealing your mail, looking through your garbage, stealing your purse or wallet, posing as your bank or utility company to "update records," or grabbing information off Internet sites that are not secure. Some ways you can protect yourself are:

- Carry only the credit cards and ID that you need.
- Sign your credit cards immediately.
- Never carry your social security card with you.
- Never attach a PIN or social security number to any cards you carry.
- Shred documents that contain your social security number or credit card number.
- Check your credit report 10001415 annually.
- Immediately report the suspected theft or loss of a key identification document, such as your driver's license, passport or social security card.



If you are a victim of identity theft, you should contact the fraud division of the three major credit-reporting agencies to let them know. (Equifax 1-800-525-6285, Experian 1-888-391-3742, Trans Union 1-800-680-7289.) Request that they place a "fraud alert" on your file. File a report with your local police department and make sure to get a copy. Contact each creditor who has opened a fraudulent account to let them know that you are not the person responsible for opening the account and have them close the account immediately. Call the Identity Theft Toll-Free Hotline at 1-877-438-4338. This is the central point of contact within the federal government for reporting incidents of identity theft.

## Office Closings

### Labor Day

Saturday, September 3, 2005  
Monday, September 5, 2005

### Thanksgiving

Thursday, November 24, 2005  
Friday, November 25, 2005  
Saturday, November 26, 2005

### Christmas

Saturday, December 24, 2005  
Monday, December 26, 2005

### New Year's

Saturday, December 31, 2005  
Monday, January 2, 2006

## Tri Boro FCU Officers And Directors

George B. Tomchik, *Chairman*  
Robert J. Kosko, *Vice-Chairman*  
Lloyd D. Cunningham, *Treasurer*

Ronald Celaschi, *Recording Secretary*

Thomas A. Ragan,  
*Supervisory Committee Chairman*

Thomas Burke, *Supervisory Committee*

William Angotti, *Director*

Gregory Baurnes, *Director*

James A. Witt, *President & CEO*

Dennis Jay Ferchak,  
*Executive Vice-President*

Jeffrey Bartolomucci, *Controller*

## Box Score

As Of April 30, 2005

Assets	\$93,872,307.73
Loans	\$39,686,935.17
Shares	\$42,013,584.71
Drafts	\$9,062,208.78
Christmas Clubs	\$162,691.38
Certificates	\$15,880,751.40
IRAs	\$11,240,710.61
Members	12687
Accounts	23,766

## Win \$10.00!

### Can You Find Your Account Number?

Hidden within the articles of this issue of *MemberTalk* are the account numbers of 10 Tri Boro FCU members. Find your account number, call the credit union by August 12, 2005, and \$10.00 will be deposited into your Share Savings Account. Keep your eyes open and good luck!



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# MEMBERTALK

The Direct Line To Tri Boro FCU Members

Summer 2005

## Remember . . .

Tri Boro has added the following Direct Department Phone Numbers to expedite service to our members.

### Loan Department

(412) 464-2119  
(All Consumer Auto and Personal Loans)

### Visa Department

(412) 461-3018

### Real Estate Loans

(412) 464-2117  
(1st Mortgages and Home Equity Loans)

### Member Services Department

(412) 464-2112  
(IRAs, CDs, Internet Banking, ATM and Debit Cards, Checking and Savings Accounts)

### Check Overdrafts/NSFs & Wire Transfers

(412) 464-2113



### Munhall Branch

600 East Eighth Avenue  
Munhall, PA 15120-1906  
(412) 461-3018  
Toll-free: 1-877-496-1996  
Fax (412) 461-0842

### Office Hours

Monday - Friday 8:30 AM - 4:30 PM  
Saturday 8:30 AM - 12:00 PM

### Southpointe Branch

Pointe Plaza Building  
601 Technology Drive  
Canonsburg, PA 15317  
(724) 743-0660

### Office Hours

Monday - Friday 9:00 AM - 4:00 PM  
Rateline: 1-866-542-5552

[www.triboro-fcu.org](http://www.triboro-fcu.org)

## KENNYWOOD PARK

Mark your calendars for Friday, August 12<sup>th</sup> and plan to join Tri Boro FCU for our annual picnic at Kennywood Park. This annual event has been one of our most popular member benefits since it was introduced in the mid-1980s. All members are invited to stop by Double Decker Pavilions #1 and #2 beginning at 1:00 PM. Our friendly staff will be there to meet and greet all afternoon. Each member who stops by will receive a complimentary gift.



Discount park tickets are 24723013 available now at all the credit union office locations. The prices are as follows:

**Fun Day Tickets/Ride-All-Day:** \$17 each

A \$9.00 surcharge applies if ticket is used on Saturday or Sunday in July or August.

**Senior Fun Day Ticket (55+):** \$10 each (I.D. required at the gate)

A \$4.95 surcharge applies if used any other day than Aug 12<sup>th</sup> in the 2005 season.

We are also offering the catered meal. Once again this an optional all-you-can-eat buffet-style meal with beverages. This year's menu and prices are listed below. Buffet tickets are available until Friday, August 5, 2005, and will not be available for sale the day of the picnic. The serving time for the meal is approximately 3:00 PM to 5:00 PM. This serving time may be extended up to three hours depending on the actual amount of tickets sold. The beverages will be available one hour prior to and one hour after the listed serving time.

### BUFFET PRICES

\$10 for persons age 13 & over

\$7.00 for persons age 3-12

FREE for children age 2 & under

### MENU CHOICES

¼ Pound Hamburgers, Hot Dogs, BBQ Boneless Ribs, Rigatoni, Grilled Marinated Chicken, Italian Pasta Salad, Mixed Green Salad, Southern Style Potato Salad, Deluxe Fruit Salad, Frozen Dessert Variety, Assorted Cookie Variety, Assorted Pepsi Cola Cold Drinks

So stop by any one of our credit union offices today to get your tickets. We look forward to seeing 10818018 all of you at the park for another fun-filled day!

## Alert To Members

Tri Boro FCU would like to inform those members who utilize our PCU Home Banking and TRIBAR telephone banking products that there will never come a time when the credit union will solicit or request 42940001 your personal information via the phone or email. Your personal information includes User IDs and/or passwords for logging onto our self-service products.

This alert comes as a result of one of the latest detected scams on the Internet. It is called "phishing." Phishing is the process of pretending to be a legitimate web site, then gathering unsuspecting users' sensitive logon information for later use on the legitimate system. Often, the scam comes in the form of an email requesting the user "validate" their logon information. When in doubt 36166018 of any suspicious request for this type of information, always contact the credit union office before responding.

As you know, Tri Boro FCU has been around for over 70 years. We have seen many changes in our community, economy, and lifestyles. Along with these changes we constantly have to review and amend the way we do business. Our goal has always been to deliver the best member service and satisfaction. The credit union's policies and procedures have been updated in accordance with today's status quo. Each member 80194004 should receive an updated version of these policies and procedures with the next quarterly statement.

**Make Tri Boro Federal Credit Union Your Full-Service Financial Institution!**

## The 70<sup>th</sup> Annual Dinner Meeting

Over 250 members and guests were present to celebrate and enjoy Tri Boro FCU's 70<sup>th</sup> Annual Dinner Meeting. It was a return to our past. We welcomed back a sit-down dinner along with music and dancing from the Mikey Dee Orchestra. All members participated in the meeting, which included voting for our Board of Directors, and many lucky members walked away with cash prizes.

The following members 26921015 were elected to serve on our Board of Directors: James Witt, William Angotti, Thomas Ragan, and Gene Miley.

Congratulations to all. Don't miss out – please plan to join us next year for this time-honored credit union tradition.



## Attention Members

Pennsylvania law does not require financial institutions to pay dividends on escrow accounts. Therefore, effective June 3, 2005, Tri Boro FCU will no longer pay dividends on balances in escrow accounts.

## Discount Amusement Park Tickets

Another great member benefit at the credit union is discounted admission tickets to several amusement parks. Those parks include Kennywood Park, Sandcastle Water Park, Idlewild/SoakZone, Geauga Lake, Cedar Point, and Hershey Park. All park 34703013 tickets are available now and will be on sale through the month of August. Below is a list of the park tickets that are currently available.

	Credit Union Price	Gate Price
<b>Kennywood</b>		
Fun Day Tickets/Ride All Day	\$17	\$28.95
Senior Fun Day Ticket (55+)	\$10 ( <i>ID required</i> )	\$14.95
<i>(A \$4.95 surcharge applies if used any day other than Aug 12<sup>th</sup> in the 2005 season.)</i>		
<b>Sandcastle</b>		
Slide-All-Day	\$15	\$21.95
Idlewild/SoakZone		
One-Price Admission	\$15	\$22.95
<b>Gauga Lake</b>		
Regular Good-Any-Day (48" or taller)	\$20	\$24.95
Junior Good-Any-Day (Age 3 & older and under 48" tall)	\$14.95	\$14.95
<b>Cedar Point</b>		
Two-Day Ride & Slide	\$64	\$67.95
<b>Hershey Park</b>		
One Day Adult (ages 9-54)	\$29.95	\$37.95
One Day Junior/Senior (Ages 3-8/55-69)	\$20.95	\$22.95

## WHAT'S STILL HOT?

Tri Boro FCU's most successful campaign is back by popular demand. Check out these hot deals on loans for summer.



### New & Used Vehicle Loans

Cruise into summer in style! Apply now for a Tri Boro FCU New or Used Vehicle Loan and get a great rate, plus the chance to win a 0% loan!\*

We offer a rate discount for members who make a substantial down payment. We also offer loan pre-approval to make your vehicle-shopping experience less stressful. And loan refinancing is available for those members who already financed a vehicle elsewhere. Apply for refinancing with us and if we can't save you money, we'll give you \$100 cash!\*\*



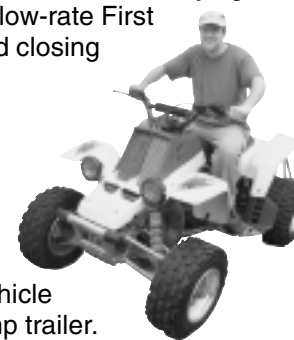
### Real Estate Loans

Use a Tri Boro FCU Home Equity Loan/Second Mortgage to pay for home improvements, bill consolidation or any other summer plans. We offer great low rates, flexible terms, no fees†, and a quick turnaround time.

If what you have planned for summer is buying a new home, check out our low-rate First Mortgages. Mortgage pre-approval is available and closing can be at any location that is convenient for you.

### Motorcycle, Boat & Camp Trailer Loans

Cars, vans and light trucks aren't the only kinds of vehicles you can finance with a credit union loan. Tri Boro FCU is also the place to turn when the vehicle you have your eye on is a motorcycle, boat or camp trailer.



### Classic & Platinum Visa Credit Cards



If you don't already have one of our Visa cards, apply now and get a special low introductory rate. If you do already have a Tri Boro FCU Visa card, a special rate is available for balances you transfer from your other credit cards. Both our Classic and Visa Platinum cards give you purchasing power at literally millions of retail locations worldwide. Platinum cards also come with Scorecard rewards, which include frequent flyer miles.

### Student Loans

We offer several loan options for members who need to pay for higher education. Stafford Loans (both subsidized and unsubsidized) for students and PLUS Loans for parents are available. These loans are offered through PHEAA.



**Call or visit the credit union to apply for any of these loans.**

\*Approved loan applicants will be entered into a drawing for a 0% loan.  
\*\*Offer excludes current Tri Boro FCU loans and applicants who qualify for 0% financing. Rate on original loan must have been issued within the last six months.  
†No fees apply to loan amounts under \$100,000.

## NEW Office Locations

Tri Boro FCU is pleased to announce the opening of our latest branch office in Washington, PA. This new office location comes as a result of our most recent merger with Union Camp Federal Credit Union on May 1, 2005. The merger brings to Tri Boro FCU over 150 new member accounts and a new employee, Judy Humphreys. The office contact information is as follows: 357 East Maiden Street, Washington, PA 15301, phone number (724) 222-3470, and fax number (724) 222-3257. The hours of operation at the Washington branch will be Tuesday and Thursday from 9:00 AM to 4:00 PM. Please note 31289011 this is not a cash office.

We are also announcing the relocation of our Southpointe branch office on June 1, 2005. The new office is located in McMurray, PA. The new contact information for the McMurray office is as follows: 375 Valleybrook Road, Suite 105, McMurray, PA 15317, phone number (724) 941-2607, and fax number (724) 941-2495.

## A Reminder...

Christmas Club withdrawals are going to be completed on November 1, 2005. Remember to check your mail, or your statement if your funds are transferred for the payment of your Christmas Club Account. The 2006 Christmas Club will also begin November 1, 2005.

## A Helpful Hint

Have trouble remembering your Personal Identification Number (PIN) for your ATM card or debit card? Try entering it in your address book as the last four digits of a fake phone number.