

MEMBERTALK

The Direct Line To Tri Boro FCU Members

Winter 2006

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

MCMURRAY BRANCH

375 Valleybrook Rd., Suite 105

McMurray, PA 15317

Phone: (724) 941-2607

Fax: (724) 941-2495

Office Hours

9:00 AM - 4:00 PM

Rateline: 1-866-542-5552

www.triboro-fcu.org

OFFICIAL NOTICE

The 2006 Annual Meeting

We invite you to attend Tri Boro FCU's upcoming Annual Meeting on Saturday, March 25, 2006. This important event is your chance to hear about the credit union's successes in the past year and the challenges facing it in the future. It's also an opportunity for you to socialize 14215018 with fellow Tri Boro FCU members and participate in the election of candidates to the credit union's Board of Directors.

DATE: Saturday, March 25, 2006

PLACE: St. John's Cathedral Center
West Run Road, Munhall, PA 15120

TIME: 4:30 PM - Doors Open
6:00 PM - Dinner
7:30 PM - Business Meeting
9:00 PM - Dancing To Mikey Dee Orchestra

Tickets for Tri Boro FCU members will go on sale 17596015 at the credit union office beginning Saturday, February 25, 2006 at 8:30 AM. Tickets for non-members will go on sale beginning Monday, February 27, 2006. The cost for both members and nonmembers will be \$20 per ticket. Tickets may be returned by Friday, March 10, 2006, at no charge. After that date, tickets may be returned at a cost of \$1.00 per ticket.

Remember, election petitions must be submitted by February 13, 2006.

People Helping People *Hurricane Relief Fund*

The management and staff 32461019 here at the credit union would like to thank all the members who contributed to our Red Cross Katrina Fund drive. We were able to send a cash donation in the amount of \$707.62.

MDA Lock-Up

Tri Boro FCU would also like to thank all of our members, staff and vendors who helped free Sue Brown from jail on November 16th, 2005, while she participated in this year's annual Muscular Dystrophy Association (MDA) Lock-Up. Your generous contributions totaled \$1,300 and will help MDA fund its various programs, such as summer camp for kids.



IT PAYS TO SAVE WITH TRI BORO FCU!

Avoid ATM Surcharges With Your Visa Debit Card

There is a way to avoid those costly surcharges other financial institutions will charge at their ATMs. When using your Visa Debit Card at any merchant, try asking for cash back. The cashier will swipe your card 34861011 and then ask you for the amount of cash back. There is no fee for this service. So get in the habit and avoid paying unnecessary surcharges.

Loanlink Get An Answer On Your Loan Application 24/7

All our new Loanlink phone center anytime, any day of the week, and your loan will be approved or referred to a loan officer in just seconds. This new service 43050005 helps provide you with the loan you need, whenever you need it. You'll speak directly with a credit union representative by calling 1-866-363-1959. The Loanlink phone center is yet another valuable credit union service at your fingertips!

Dormant Account Notice

State law requires financial institutions to escheat (transfer) to the commonwealth of Pennsylvania any funds from accounts that remain inactive (dormant) for a period of five years. If no action is taken on your part, we are forced by law to transfer your money to the state. We will review all accounts during the first quarter of 2006. Your cooperation in this matter will save you time and your savings.

Kennywood Picnic 2005

Tri Boro FCU staff and over 200 members were present at our annual picnic at Kennywood Park on Friday, August 12th. We had a catered meal, the kids got to meet Casey the Lucky Turtle, and all members present received a free t-shirt! Several members walked away with over \$500 in cash and prizes.

We'll be back next year, so watch 19959015 for details in our summer newsletter. We hope to see you there!



We got great reviews about the catered meal.



It is a great day for family fun.



Members of all ages enjoyed getting the prizes.



We even had guest appearances by "Casey the Lucky Turtle & Kenny Kangaroo."

Visa Gift Cards

Tri Boro FCU is pleased to offer a new option for gift-buyers. Visa Gift Cards are like store gift cards and gift certificates in that they are worth a fixed amount of money that is "loaded" onto the card when it is purchased. But Visa Gift Cards offer more flexibility, since 22677014 they can be used to pay for purchases almost anywhere Visa debit cards and Visa credit cards are accepted.

Visa Gift Cards make a great last-minute gift idea, and they're 27548016 a safe choice for those hard-to-please friends and family members. Gift Cards can be purchased at Tri Boro FCU in amounts ranging from \$25 to \$500 at a low cost of only \$2.00 per card. Call or stop by the credit union today to learn more, or to pick up a Visa Gift Card.



Attention, All Members!

As you all know, it is always best to stop by the credit union before you go shopping for a new or used vehicle – to get pre-approved for a loan, to get the best interest rate around, and to know the value of the vehicles you are looking at. This will enable you to get the most for your money, and to avoid worrying about paying above-market price for the vehicle of your choice.



As we know, even though we always recommend that you come to the credit union first, many of our members do not. With this in mind, we have decided to start a new program to allow our members to ask for our financing right at the dealership. What this means to you 44203009 is that you have a second opportunity to get the best interest rate, and for us to ensure that you know if you are buying the vehicle at market value. You do need to ask the dealership for our financing and have them approve your loan before you sign a sales agreement with them. Once you sign a sales agreement, we cannot suggest that you may be paying an above-market price for the vehicle.

As always, your credit union is still not for profit, and we will always give an honest opinion and look out for your best interest. For your convenience, we have partnered with an organization named CUDL who has arranged with the following dealerships to offer our financing to our members:

#1 Cochran Hyundai of South Hills
Pittsburgh, PA
(412) 343-3200

#1 Cochran Monroeville
Monroeville, PA
(412) 374-0100

#1 Cochran Monroeville/Pre-Owned
Monroeville, PA
(412) 373-3333

#1 Cochran Monroeville/Hyundai
Monroeville, PA
(412) 374-1111

#1 Cochran of Robinson Township
Pittsburgh, PA
(412) 788-4444

Biondi Parkway Ford
Pittsburgh, PA
(412) 243-6500

Cochran Infiniti, Inc.
Monroeville, PA
(412) 856-2222

Courtesy Jeep/Suzuki
North Huntingdon, PA
(724) 863-0600

Enterprise Car Sales
North Versailles, PA
(412) 823-0100

Pittsburgh, PA
(412) 788-8558

West Mifflin, PA
(412) 650-5824

Kenny Ross Chevrolet
North Huntingdon, PA
(724) 863-9000

Langston Subaru
Monroeville, PA
(724) 325-2888

Saturn of Monroeville
Monroeville, PA
(412) 373-3333

Saturn of Robinson Township
Pittsburgh, PA
(412) 893-3333

Shadyside Honda
Pittsburgh, PA
(412) 683-3800

South Hills Chrysler, Jeep, Kia
McMurray, PA
(724) 941-4300

South Hills Lincoln, Mercury
Pittsburgh, PA
(412) 563-2200

Toyota of Washington
Washington, PA
(724) 222-2213

Washington Chevrolet, Inc.
Washington, PA
(724) 222-2800

Washington Honda
Washington, PA
(724) 222-2313

Washington Hyundai
Washington, PA
(724) 222-2216

West Hills Nissan
Moon Township, PA
(412) 262-9020

Please note that this list will change. Many additional dealerships will be added. So please ask the dealership to finance through your credit union even if they are not on this list.

Why Wait? Automate!

Convenient Services From Your Credit Union

You don't have to stand in line to access your Tri Boro FCU accounts. Use these convenient products and services instead!

- **Phone Banking** – Available 24 hours a day, our automated telephone banking system (TRIBAR) lets you check your credit union account balances, transfer funds between accounts, review transaction histories 80045005 and much more, all from any touch-tone phone in the world. To access TRIBAR, call (412) 461-5018.
- **PCU Home Banking** – This virtual branch home banking service can be used to make a variety of transactions on your Tri Boro FCU accounts right over the Internet. The system also includes an electronic bill payment feature. Computer banking is accessible through our web site at www.triboro-fcu.org.
- **Visa Debit Cards** – Your Visa Debit Card works like an ATM card at thousands of ATMs around the clock, and it works like a check when you use it to pay for purchases anywhere Visa debit cards are accepted. Purchase amounts are deducted automatically from your credit union Checking Account.
- **Direct Deposit** – This free service lets you have your net pay, retirement and government-issued checks electronically transferred into your credit union account(s) every pay period.

For more information or to apply for any of these products and services, call or stop by one of our offices today!

Notice Of Your Financial Privacy Rights

This is our privacy notice for our members. When we use the words “you” and “your”, we mean the following types of members:

- All of our consumer members who have a continuing relationship with us, such as:
 - Deposit account
 - Loan account
 - Credit card
 - Safe deposit box
 - Automobile lease we service
 - Self-directed Individual Retirement Account where we act as custodian or trustee
- All former members

We will tell you the sources for nonpublic personal information we collect on our members. We will tell you what measures we take to secure that information.

We will also tell you what information we share with other entities. We will explain what your rights are, and how you can exercise them. If you share your account relationship with someone else – for example, where you are a co-borrower, or joint holder of a share draft account – we suggest that you share this information with each other to ensure that each of you are aware of our policy and your options.

We first define some terms.

We, our, and us means Tri Boro FCU.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

An **affiliate** is a company we own or control.

A **nonaffiliated third party** is a company that is not an affiliate of ours.

Opt out means a choice you can make to prevent certain sharing of information. We will explain how you can exercise this choice.

The Information That We Collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us
- Information about your transactions with nonaffiliated third parties
- Information from a consumer reporting agency

The Confidentiality, Security And Integrity Of Your Nonpublic Personal Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Nonpublic Personal Information And Nonaffiliated Third Parties

We may disclose nonpublic personal information to nonaffiliated third parties. Here are the kinds of nonpublic personal information we disclose to nonaffiliated third parties:

- Nonpublic personal information we receive from you on an application or other forms, such as
 - Name
 - Address

You may opt out of the disclosure of the information listed above.

Types Of Nonaffiliated Third Parties

We may disclose nonpublic personal information about you to the following types of nonaffiliated third parties:

- Financial service providers, such as
- Insurance agents

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

Future Nonaffiliated Third Party Disclosure

We also reserve the right to disclose nonpublic personal information about you in the future with the following types of nonaffiliated third parties:

- Financial service providers, such as
- Mortgage bankers
- Securities broker-dealers

Nonpublic Personal Information And Former Members

If you decide to close your account(s) or become an inactive member, we will follow the privacy policies and practices as described in this notice.

Continued

Continued...

Your Right To Block The Disclosure Of Your Nonpublic Personal Information

Nonaffiliated Third Parties. If you do not want us to share your nonpublic personal information with nonaffiliated third parties, you can block the release of certain nonpublic personal information. This is known as your right to “opt out.”

Joint Marketing. We have explained the kinds of nonpublic personal information we may disclose to other financial institutions with whom we have joint marketing agreements. Federal law allows us to disclose information for that purpose. However, we will allow you to opt out of the disclosure of this information. If you prefer that we do not disclose nonpublic personal information to those financial institutions with whom we have a joint marketing agreement, you may opt out of those disclosures, that is, you may direct us not to make those disclosures.

Your decision to block the disclosure of your nonpublic personal information will apply to all products and services you receive from us.

If you have a joint account, each participant of this account has a separate right to opt out. If one of you chooses to opt out of the disclosure of nonpublic personal information and another does not, only information regarding the party who does not opt out will be disclosed. Any participant on the account can opt out on behalf of any other participant of the account.

Any previous opt out by you will now be applied to all information for which you can now opt out.

If you wish to opt out of disclosures, you may do so by checking the appropriate box(es) on the Opt Out Notice included with this notice and returning it to us at this address:

Tri Boro FCU
600 E. 8th Ave.
Munhall, Pennsylvania 15120-1906

You Have The Right To Choose

In this notice, we have explained our policy about the disclosure of certain information.

Nonaffiliated Third Parties. We have explained the kinds of nonpublic personal information we may disclose to nonaffiliated third parties. We have also explained the kinds of nonaffiliated third parties with whom we may disclose the nonpublic personal information. If you prefer that we do not disclose nonpublic personal information to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than the disclosures permitted by law).

Joint Marketing. We have explained the kinds of nonpublic personal information we may disclose to other financial institutions with whom we have joint marketing agreements. Federal law allows us to disclose information for that purpose. However, we will allow you to opt out of the disclosure of this information. If you prefer that we do not disclose nonpublic personal information to those financial institutions with whom we have a joint marketing agreement, you may opt out of those disclosures – that is, you may direct us not to make those disclosures.

Your decision to block the disclosure of your nonpublic personal information will apply to all products and services you receive from us.

If you have a joint account, each participant of this account has a separate right to opt out. If one of you chooses to opt out of the disclosure of nonpublic personal information and another does not, only information regarding the party who does not opt out will be disclosed. Any participant on the account can opt out on behalf of any other participant of the account.

Any previous opt out by you will now be applied to all information for which you can now opt out.

If you wish to opt out of disclosures, you may do so by checking the appropriate box(es) on the form below, detaching it and returning it to us at this address:

Tri Boro FCU
600 E. 8th Ave.
Munhall, Pennsylvania 15120-1906

- Do not share my nonpublic personal information with nonaffiliated third parties.
- Do not share my nonpublic personal information with other financial institutions with whom you have joint marketing agreements.

Signature _____

Name(s) _____

Social Security Number(s) _____

Account Number(s) _____

Street Address _____ Apt. # _____

City, State, Zip _____

Election Rules

Charter 794, Article VI

At least 120 days before the Annual Meeting, the Chairman of the Board appoints a Nominating Committee to nominate at least one member for each vacancy, including the unexpired term vacancy for which elections are being held. Therefore, Chairman Tomchik appointed a Nominating Committee, which consists of James Witt, Chairman; Thomas Ragan; and William Angotti.



For a member's name to be placed on the ballot, that member must file a petition with the signatures of 100 other members in good standing and declare the office he or she seeks. Each nominating petition must include a statement of qualifications and biographical data. The petitions will be available January 5, 2006, and the deadline for the return of these petitions will be February 13, 2006, which is 40 days prior to the Annual Meeting. Incumbent officers are not required to file such a petition. However, they must notify the Recording Secretary of their intentions in writing. A notification of the Annual Meeting appears in another article in this newsletter.

The Recording Secretary will post each nomination along with those of the Nominating Committee in a discernible place in the credit union office. There are no nominations accepted from the floor, but write-ins are accepted. A member must be 18 years of age or older to vote or hold office. The election 7000010 of all officers will be conducted at the Annual Meeting by secret ballot. This procedure conforms to recommendations and guidelines established by the National Credit Union Administration (NCUA).

Tri Boro FCU Officers And Directors

George B. Tomchik, *Chairman*
 Robert J. Kosko, *Vice-Chairman*
 Lloyd D. Cunningham, *Treasurer*
 Eugene Miley, *Recording Secretary*
 James A. Witt, *President/CEO/Director*
 Thomas A. Ragan, *Director; Supervisory Committee Chairman*
 Gregory A. Baurnes, *Director*
 John Latsko, *Director*
 William Angotti, *Director*
 Dennis J. Ferchak, *Vice-President Operations*
 Jeffrey D. Bartolomucci, *Controller*
 Denise E. Horn, *Manager, Loan Department; Chairlady of Loan Committee*
 Mary Beth Musati, *Manager Member Services*
 Lisa Churma, *Manager Teller Operations*
 Paula Naujelis, *Manager Teller Operations*
 Thomas Burke, *Supervisory Committee*

2006 Holidays & Office Closings

New Year's Day

Monday, January 2, 2006

Presidents' Day

Saturday, February 18, 2006
 Monday, February 20, 2006

Easter

Friday, April 14, 2006
 Saturday, April 15, 2006

Memorial Day

Saturday, May 27, 2006
 Monday, May 29, 2006

Independence Day

Tuesday, July 4, 2006

Kennywood Picnic

Friday, August 11, 2006 –
Closing at 12:00 Noon
 Open Saturday, August 12, 2006
 8:30 AM - Noon

Labor Day

Saturday, September 2, 2006
 Monday, September 4, 2006

Thanksgiving

Thursday, November 23, 2006
 Friday, November 24, 2006
 Saturday, November 25, 2006

Christmas

Saturday, December 23, 2006
 Monday, December 25, 2006

New Year's

Saturday, December 30, 2006
 Monday, January 1, 2007

Box Score

As Of October 31, 2005

Assets	\$89,554,699.48
Loans	\$40,830,461.41
Shares	\$37,819,979.19
Drafts	\$7,578,298.74
Christmas Clubs	\$257,732.36
Certificates	\$18,245,429.23
IRAs	\$10,332,636.24
Members	12,520
Accounts	24,463

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 February 10, 2006, and \$10.00 will be deposited into your Share Savings Account. Keep your eyes open and good luck!

