

MEMBERTALK

The Direct Line To Tri Boro FCU Members

Winter 2004

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
(724) 743-0660

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

OFFICIAL NOTICE

The 2004 Annual Meeting

We hope you will attend Tri Boro FCU's upcoming Annual Meeting on Saturday, March 27, 2004. This important event 19015011 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 with fellow Tri Boro FCU members and participate in the election of candidates to the credit union's Board of Directors.

Date: Saturday, March 27, 2004

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

Tickets will go on sale at the credit union office beginning Saturday, March 6, 2004, at 8:30 AM. The cost will be \$20 per ticket. Tickets may be returned by Friday, March 19, 2004, at no charge. After that date, tickets 80178004 may be returned at a cost of \$1.00 per ticket.

Remember, election petitions must be submitted by February 12, 2004.

Special Vehicle Loan Refinancing Offer

From now through March 31, 2004, we're offering cash rebates to members who refinance with us the vehicle loans they have from other lenders. Rebates are based on 1% of the amount refinanced, up to a maximum of \$500. Watch your mail for a postcard describing this promotion in greater detail, or call or stop by and 35231011 speak with a credit union representative.



IT PAYS TO SAVE WITH TRI BORO FCU!

What Are You Missing?

Be sure to take advantage of all the products and services we offer . . .

- ★ Share (Savings) Accounts
- ★ Share Draft (Checking) Accounts
- ★ Share Certificates of Deposit (CDs)
- ★ Traditional, Roth & Education Individual Retirement Accounts
- ★ TRIBAR – Audio Response System
- ★ Direct Deposit/Automatic Withdrawals
- ★ Wire Transfers
- ★ Payroll Deduction
- ★ Home Banking & Electronic Bill Payment
- ★ Internet Service Provider
- ★ New & Used Vehicle Loans
- ★ Motorcycle, RV & Boat Loans
- ★ First & Second Mortgage Loans
- ★ Home Equity Loans & Lines-Of-Credit
- ★ Secured & Unsecured Loans
- ★ Certificate (CD) & Share Loans
- ★ PHEAA Student Loans
- ★ Travelers Cheques
- ★ Money Orders
- ★ Savings Bonds
- ★ Safe Deposit Boxes
- ★ Sam's Club Membership
- ★ "Casey The Lucky Turtle" Kids Club Membership
- ★ Teen Membership Club
- ★ Annual Kennywood Picnic With Discounted Park Ticket Sales
- ★ Annual Dinner Meeting
- ★ Annual Enterprise Car Sales

Kennywood Park Picnic

A warm thank you goes out to everyone who attended our Annual Picnic at Kennywood Park on August 15th. Over 300 members came out to enjoy this fun credit union event. Tri Boro FCU gave away over \$1,100 in cash and prizes. Each member in attendance received a t-shirt, and the children were given glow-in-the-dark necklaces, bracelets, and hackey sacks. Once again we enjoyed a catered buffet provided by Kennywood.

Don't worry if you missed out. Our members were so complimentary about the picnic this year that we've decided to do it all again next year. Details can be found 28974017 in future newsletters.

See you next year!



Remember . . .

We Have Student Loans

Statistics show that on average, college graduates still earn considerably more than those who don't have college degrees. In other words, a college education remains one of the best investments you can make in your future. And there's something else 2727017 about a college education that hasn't changed – the cost of getting your degree is still going up.

Now for the good news: Tri Boro FCU offers Student Loans to help you handle educational expenses, such as tuition, books, and room and board. Subsidized and unsubsidized PHEAA Student Loans are available at the credit union. Both types of loans are guaranteed by the government.

Whether you have a child who is college-bound or you're headed back to school yourself, a low-interest Student Loan from Tri Boro FCU can help make college affordable. For more information about our Student Loan program, call or visit the credit union office nearest you.



WE HAVE LOW-INTEREST LOANS FOR ALL OCCASIONS!

Christmas Club Accounts

Have you opened a Tri Boro FCU Christmas Club Account for 2004? If not, why not? A Christmas Club Account is a great way to save the money you'll need for all your holiday shopping. Making regular deposits is easy, especially if you use Payroll Deduction or Direct Deposit. The account funds will be available on November 1st, 2004, and conveniently transferred into your main share account, just in time for the holidays!

So don't hesitate. Call our Member Services Department or stop by 40380002 the credit union to open your 2004 Christmas Club Account today!



Abracadabra!

Loan Campaign Winners Revealed!

The credit union has just finished its latest loan promotion: Abracadabra. The idea behind this campaign was to reveal to you that there's no mystery behind having great low rates and the best customer service available today. The credit union entered 36012014 each member who applied for a mortgage, vehicle loan or student loan into individual drawings for a home theatre system, car care certificates, and a compact refrigerator and microwave. Congratulations to the winners:

Student Loan Winners

Refrigerator: Nichole Henderson

Microwave: Daniel Winters

Vehicle Loan Winners

Car Care Certificates: Marc & Phyllis Rose,
Jeffrey & Michelle Scripp, Deborah & Todd Schultz

Home Loan Winner

Home Theatre System: Shirley & Rodney McIntosh

A New Look & A New Computer System

Well, the dust has finally settled! The credit union has a fresh new look and a better, safer way of serving you, the member. The main office renovation is complete and equipped with the latest in Remote Teller technology. For your convenience we now have an ATM machine located in our lobby as well as an automatic coin counter. The member service area is now conveniently equipped to open accounts and serve our senior members.

Our computer system

conversion is complete, as well. The new and improved system will allow us to better serve



you in many areas. As expected, some members experienced an interruption in service with some of our products. Those areas of concern were corrected successfully. Any member still experiencing difficulties related to the conversion should contact the credit union immediately for further assistance.

The management and staff are dedicated to providing complete member satisfaction with all credit union products and services. Moving forward with this commitment will ensure Tri Boro FCU members a bright future!



Don't Miss The IRA Deadline

The deadline for filing your income tax return is April 15, 2004 . . . and that's also your last chance to make a contribution to your IRA for 2003. Don't miss the opportunity to reduce your income taxes

28748012 while saving for a more secure retirement. If you meet certain requirements, you may be eligible to contribute up to \$3,000 and deduct all or a portion of that amount on your 2003 tax return. Your contributions will earn tax-deferred interest, and your deduction may entitle you to a larger refund.

Make your IRA contribution before April 15, 2004, and make the most of your money. If you don't already have an IRA with Tri Boro FCU, there's still time to open one. Call or stop by the credit union and speak with one of our IRA Administrators and start planning for your retirement today. Also, be sure to ask about the changes made to the contribution amounts effective for 2003.

We're Here To Serve You

Here's a friendly reminder to our senior and special needs members. Our member services area is now conveniently equipped to handle your transactions. This includes cashing checks, deposits, withdrawals, etc. Our friendly representatives will be happy to assist you.

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 38850015 of William Angotti, Chairman, James Witt and Lloyd Cunningham.

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 7, 2004, and the deadline for the return of these petitions will be February 12, 2004, 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 36842010 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 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).

Help our family grow! Pass this newsletter along to a family member or coworker and encourage them to check out Tri Boro Federal Credit Union.

2004 OFFICE CLOSINGS

New Year's Day

Thursday, January 1, 2004

President's Day

Saturday, February 14, 2004

Monday, February 16, 2004

Good Friday/Easter

Friday, April 9, 2004

Saturday, April 10, 2004

Memorial Day

Saturday, May 29, 2004

Monday, May 31, 2004

Independence Day

Saturday, July 3, 2004

Monday, July 5, 2004

Kennywood Picnic

Friday, August 20, 2004 –
closed at noon

Saturday, August 21, 2004 – *open*

Labor Day

Saturday, September 4, 2004

Monday, September 6, 2004

Thanksgiving

Thursday, November 25, 2004

Friday, November 26, 2004

Saturday, November 27, 2004

Christmas

Friday, December 24, 2004 –
closed at noon

Saturday, December 25, 2004

New Year's

Friday, December 31, 2004 –
closed at noon

Saturday, January 1, 2005

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*

Donald G. Paskey, *Director*

William Angotti, *Director*

Gregory Baurnes, *Director*

James A. Witt, *President & CEO*

Dennis Jay Ferchak,

Executive Vice-President

Jefferey Bartolomucci, *Controller*

Box Score

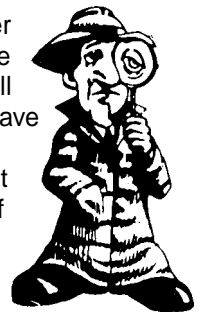
As Of October 31, 2003

Assets	\$98,365,797.77
Loans	\$38,124,485.91
Shares	\$34,609,736.79
Drafts	\$7,972,322.17
Christmas Clubs	\$36,201.34
Certificates	\$27,110,332.76
IRAs	\$12,873,731.21
Members	13,638
Accounts	22,601

Win \$10.00!

Can You Find Your Account Number?

Due to the computer conversion, we were unable to issue a fall newsletter. So we have hidden 10 account numbers throughout this issue instead of five. Find your account number and call the credit union by February 13, 2004, and we'll deposit \$10.00 into your Share Savings Account. Good luck!



HAVE A SAFE AND HAPPY NEW YEAR!