

MEMBERTALK

The Direct Line To Tri Boro FCU Members

Summer 2009

Our Main Phone Number

Our Main Phone Number is **412-461-3018**. Call this number and you can be connected to any branch and any department!



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

617 East McMurray Road
McMurray, PA 15317

Phone: (724) 941-2607

Fax: (724) 941-2495

Office Hours

Monday - Thursday

8:30 AM - 4:30 PM

Friday 8:30 AM - 6:30 PM

MONROEVILLE BRANCH

4215 William Penn Hwy.
Monroeville, PA 15146

Phone: (412) 856-5353

Fax: (412) 856-5349

Office Hours

Monday - Thursday

8:30 AM - 4:30 PM

Friday 8:30 AM - 6:30 PM

TriBar Phone Banking

(412) 461-5018

www.triboro-fcu.org

ANNUAL MEETING RECAP



The Annual Meeting was held Saturday, May 16, 2009 at St. Johns Cathedral Center in Munhall. Close to 300 people attended this fabulous dinner event. Music and dancing went on throughout the night while casino games highlighted the entertainment. Certain members were recognized and many gifts and cash prizes were won. All proceeds benefited the American Cancer Society. Thank you to all who attended.

2009 Scholarship Winners



Dennis Ferchak, President/CEO, presented scholarship awards of \$250.00 each to seniors Nicole Drane and Kelly Rogan on June 5, 2009 at the Steel Valley High School Awards Ceremony.

Congratulations Nicole and Kelly! Good luck with all of your future endeavors.

Courtesy Pay

As an added benefit members may qualify for Courtesy Pay. Members gain by having items paid for that otherwise would have been returned because of insufficient or uncollected funds, sparing them embarrassment and fees on the merchant side. If you qualify and need to rely on courtesy pay, the fee to the member is \$25.00, compared to sums of recurring fees between the merchant and financial institution. There is a set limit on the funds and also the time to repay in order to maintain eligibility.



Give us a call or stop by if you have any questions.

NEED A LOAN? SEE US FIRST!

Thank You, George "Ben" Tomchik



The staff, management and Board of Directors would like to thank Mr. George "Ben" Tomchik for his devoted and loyal service to Tri Boro Federal Credit Union. His dedication in going above and beyond has been greatly appreciated throughout the years. "Ben", as his friends and family call him, began volunteering for Tri Boro in 1987 as part of the Supervisory Committee, while continuing on our Board of Directors since 1988. He has been very popular and helpful as a person and director in many ways including his diligence in overseeing building maintenance and design, not to mention his extensive contributions to the success and ability of the credit union into the future. Although we are saddened that Ben has decided to retire from our Board, he will remain our friend. He will continue to interact and be involved in the future as we are truly grateful to him for everything he has done.

Contact us to find out how you can enjoy the money saving products and convenient services your credit union has to offer.

Don't Forget About Kennywood

On Thursday, July 16, 2009, our offices will close at 12:00 noon so we can meet you at Kennywood for an exciting day! We'll be at Pavilion 21 behind the "Log Jammer" again this year.

Don't miss your chance to see the return of the Bayern Kurve. This ride disappeared a few years ago to make way for new rides, but it's back due to popular demand! The Bayern Kurve gives you an up close and personal experience of bobsledding through the Swiss Alps.

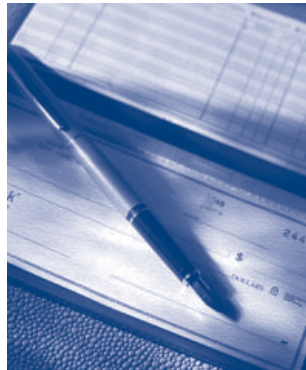
Tri Boro will provide giveaways, refreshments and treats to all members from 12:00 noon until 5:30 PM at which time we'll begin announcing our prizewinners!

The Night Rider discount tickets are available at all branches for the member price of \$13.00 for the after 5:00 PM admission.

We hope you can join us for a fun summer day at Kennywood!



Check 21 Is Now Live At Tri Boro



Please keep in mind that now checks are scanned electronically and begin processing immediately. Therefore, it is important to be aware that Tri Boro can no longer accept pre-dated checks. If it is one day in advance, the night drop is an option.

Also, make sure you have the funds available in your account before writing any checks because checks can be cleared 24 hours a day, seven days a week.

If you have any questions, don't hesitate to contact us.

Relay For Life

Tri Boro participated in The American Cancer Society's 2009 Relay for Life event was held at Peters Township High School Stadium all day Saturday, May 30, 2009 into the morning of Sunday, May 31, 2009. This community event supports cancer survivors, gives tribute to those lost by the disease, and raises money and awareness in order to combat it. This year, Tri Boro picked St. Patrick's Day as the holiday theme. Tri Boro employees served nearly 200 non-alcoholic margaritas, as well as served home made Shamrock cookies and chocolates in an effort to raise money. A special thanks to staff members Denise Horn and Betsy Perrucci for all their baking efforts.



REFER A FAMILY MEMBER TODAY!

Two Great Golf Outings

We are pleased to announce that Steel Valley Chamber of Commerce and Tri Boro have partnered again for a golf outing. It's set for Thursday, August 13, 2009 at Westwood Golf Course. It's open to the public. There are plenty of ways to share in the fun as well as advertise your business.



Tri Boro was at the Peters Township Chamber of Commerce Golf Outing, which was held June 1, 2009 at Rolling Hills Country Club. Tri Boro FCU is proud to be a corporate sponsor in this event which benefited the Peters Township Fire Department. Our staff highlighted the event with an all day Margarita blitz, serving complimentary refreshments and giving away souvenirs to all participants.

Thank you for everyone who participated in the Peters Township Chamber of Commerce Golf Outing. We look forward to seeing you at the golf outing in August. For more information, stop by or give us a call.

Discounted Amusement Park Tickets Are Here!

	Tri Boro Price	Gate Price
Kennywood		
Ride-All-Day Tickets*	\$19.00	\$33.99
Senior Tickets**	\$12.00	\$16.99
Night Rider Tickets (Good after 5:00 PM)**	\$13.00	\$18.99
Sandcastle Tickets**	\$16.00	\$27.99
Idlewild Tickets**	\$18.00	\$28.99
Pittsburgh Zoo & PPG Aquarium Tickets		
Adult	\$7.00	\$12.00
Child (ages 2-13)	\$7.00	\$10.00
Senior (ages 60+)	\$7.00	\$11.00

Stop by any branch to pick up your tickets today! Have a great summer!

*There is a \$10.00 surcharge if ticket is used on July/August weekends. Tickets do not require weekend surcharges for May/June/September.

**No surcharges.

Discount tickets are available to members in good standing

HELP OUR FAMILY GROW!
Pass this newsletter along to a family member or coworker and encourage them to check out Tri Boro FCU!

Important Reminders

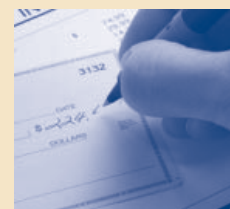
Early Account Closures

If an account is closed within 90 days of opening, a \$50.00 processing fee will be charged.

In order to receive the dividend for any interest bearing account (except for share certificates) members must still have the account open at the time of the dividend posting.

Non Member Check Cashing

If a non member of Tri Boro FCU comes in to cash a personal Tri Boro FCU "onus" check that you made payable to them, we will charge them a check cashing fee of \$10.00 per item. Additionally, we will need to contact you, the member, in order to verify the transaction for your personal security. The person cashing the check must also produce valid, unexpired state issued photo identification and have no current or prior negative relationship with Tri Boro. Please remember that Tri Boro's purpose is to service its members. Encourage others to join in order for them to share our benefits as well.



Buying A Car?

Come see us first. Know your interest rate before buying. Member pre-qualifications for new and used vehicles are good for up to 60 days.





Tri Boro FCU's Staff Shows Their Support For The Super Bowl Champions Pittsburgh Steelers And Pittsburgh Penguins For Winning The Stanley Cup!



— HEY MEMBERS! —

Don't forget that Tri Boro employees would be happy to visit your place of employment or associational group to share credit union information for a membership drive. Just let us know when and where and we'll be there!

2009 Holidays & Office Closings

Independence Day

Friday, July 3, 2009
Saturday, July 4, 2009

Kennywood Picnic

Thursday, July 16, 2009
(closed at 12 noon)

Labor Day

Monday, September 7, 2009

Columbus Day

Monday, October 12, 2009

Veteran's Day

Wednesday, November 11, 2009

Thanksgiving

Thursday, November 26, 2009
Friday, November 27, 2009
Saturday, November 28, 2009

Christmas

Thursday, December 24, 2009
(closed at 12 noon)
Friday, December 25, 2009
Saturday, December 26, 2009

New Year's Eve

Thursday, December 31, 2009
(closed at 12 noon)

New Year's Day 2010

Friday, January 1, 2010

Tri Boro FCU Officers And Directors

Robert J. Kosko, *Chairman*

Lloyd D. Cunningham, *Vice Chairman*

James Witt, *Director and Supervisory Committee Secretary*

Gregory A. Bournes, *Director*

Thomas A. Ragan, *Director*

William Angotti, *Director*

Dennis J. Ferchak, *President/CEO/Director*

Jeffrey D. Bartolomucci, *Controller*

Thomas Burke, *Supervisory Committee Chairman*

James J. Monda, *Supervisory Committee Assistant Chairman*

How To Contact Us

Our main number is 412-461-3018 or toll free 877-496-1996. Call either number, listen to the prompts and you can be connected to any branch, as well as any department loop.

Munhall Branch 412-461-3018

McMurray Branch 412-205-5212

Monroeville Branch 412-205-5213

Direct phone lines for assistance are:

Lending Department 412-205-5201

Member Service 412-205-5200

Federal Reserve 412-205-5204

Collections 412-205-5203

Accounting 412-205-5208

Marketing and Expansion 412-205-5209

Tri Bar Phone Banking 412-461-5018

Box Score

As Of April, 2009

Assets	\$112,503,765
Loans	\$53,884,071
Shares	\$33,718,403
Drafts	\$9,870,308
Christmas Clubs	\$190,020
Certificates	\$35,974,605
IRAs	\$6,688,050
Members	13,927
Accounts	27,868

