

# MEMBERTALK

The Direct Line To Tri Boro FCU Members

Winter 2007

## 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

Monday - Friday

9:00 AM - 4:00 PM

## MONROEVILLE BRANCH

4366 Old William Penn Hwy.

Monroeville, PA 15146

Phone: (412) 856-5353

Fax: (412) 856-5349

### Office Hours

Monday - Friday

8:30 AM - 4:30 PM

Rateline: 1-866-542-5552

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

## OFFICIAL NOTICE

### The 2007 Annual Meeting

**W**e hope you will attend Tri Boro's upcoming Annual Meeting on Saturday, March 24, 2007. 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 with the fellow Tri Boro members and participate in the election of candidates to the credit union's Board of Directors.

**DATE:** Saturday, March 24, 2007

**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 members will go on sale at the credit union office beginning Saturday, February 24, 2007 at 8:30 AM. Tickets for non-members will go on sale beginning February 26, 2007. The cost for both members and non-members will be \$20 per ticket. Tickets may be returned by Friday, March 10, 2007 at no charge. After that date, tickets may be returned at a cost of \$1.00 per ticket.

Please remember, election petitions must be submitted by February 12, 2007.

## Good News At Tri Boro FCU

### International Credit Union Week And Member Appreciation Week

**T**hank you to all who participated in our 2006 International Credit Union Week and Member Appreciation Week ( October 16<sup>th</sup> - 20<sup>th</sup> and October 30<sup>th</sup> - November 3<sup>rd</sup> respectively).

In combination with International Credit Union Week, we later held a Member Appreciation Week. For this event our entire staff gave out home baked cookies and goodies, as well as refreshments to all members. We also participated in the Munhall Halloween parade on October 28, 2006.



**MAKE MEMBERSHIP A FAMILY AFFAIR!**

## Avoid ATM Surcharges With Your Visa Debit Card

### Here's How:

**P**aying money to access your own hard-earned money: It just doesn't make sense to us here at Tri Boro FCU. There are some ways to avoid those costly surcharges other financial institutions will charge at their ATMs. Here are some tips:

- ATMs are now surcharge-free at all Sheetz and Sam's Club locations
- All ATMs owned by participating credit unions in the CU\$ network are surcharge-free
- Ask for cash back when you are with a merchant using your debit card



In 2007, get in the habit of utilizing these money-saving tips. After all, why should you pay for your own hard-earned money?

## Loanlink

### Get An Answer On Your Loan Application 24/7

**C**all our 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 helps provide you with the loan you need, whenever you need it. You'll speak directly to a credit union representative by calling 1-866-363-1959. The Loanlink phone center is yet another valuable credit union service at your fingertips!

*The following dealerships have established a trustworthy relationship with Tri Boro FCU, and have offers exclusive to our membership. This advertising is not paid, and is for the benefit of our membership.*

Three Rivers Volkswagen is offering \$100.00 over invoice on all 2007 Volkswagen models. This offer is exclusive to Tri Boro FCU members through June 30, 2007!

## A Great Car-Buying Option: Warne Motors Inc.

Looking for your next car? Check out Warne Motors Inc. for a quality pre-owned car or truck. John Warne has been the President/Owner for over 18 years! All cars are priced under market value as verified through NADA guidelines, and 90% of the quality pre-owned vehicles have less than 40k miles.

Wynn's Extended Bumper to Bumper Warranty available with every car purchase, up to 100k miles, 4-7 year warranty depending on model year. We also offer a 7 bay full service garage.

We are conveniently located at 100 East Pike Street in Canonsburg, Pa 15317. If you have any questions, give us a call at 724-746-5956.

Open Monday, Tuesday and Thursday, 9 a.m. to 8 p.m.  
Wednesday and Friday, 9 a.m. to 6 p.m., and Saturday, 9 a.m. to 4 p.m.

FREE 3-month/3,000 mile bumper-to-bumper warranty with every car purchase!

## Dean Honda Has The Car For You!

Dean Honda now has an exclusive offer to all Tri Boro Federal Credit Union members through March 31, 2007: 2% over invoice price on most models including Accord (except hybrid), Pilot, Odyssey, and Element. We also offer lifetime free state safety inspections on all new vehicles.

Dean Honda is a "Honda Certified Used" dealer, and all certified cars include a warranty to 7 years (from in service date) or 100,000 miles. This is a Honda backed warranty good at any Honda Dealer coast to coast.



Dean Honda is conveniently located at 2918 Lebanon Church Road, in West Mifflin, Pa, 15122. Call us with any questions at 412-466-8120, or visit us online at [www.deanhonda.com](http://www.deanhonda.com).

Special Offer Exclusive To Tri Boro Federal Credit Union Members!

## Do You Have A Retirement Plan?

If winning the lottery is your plan for a sound financial future, it's time to look into other options. Check into one of the three types of IRAs that Tri Boro FCU offers – Traditional, Roth and Coverdell. Tax benefits include:

### TRADITIONAL IRA

- Earnings can grow tax-deferred until withdrawn.
- You may be able to deduct your contributions when computing your income taxes.

### ROTH IRA

- Regular contributions can be withdrawn tax- and penalty-free anytime, for any reason.
- Earnings are tax- and penalty-free if the account has been open for five tax years and the withdrawal is for a qualified reason (age 59½, disability, death, or a first-time home purchase\*).

### COVERDELL IRA

- Allows you to put away up to \$500 per year per child for any educational expenses, including high school, parochial, college, etc. paying 0% capital gains tax upon withdrawal.

Tri Boro FCU also offers IRA Certificates. Terms vary from 12 months to 60 months, with competitive interest rates. As always, watch our website for the most up-to-date rates!

It's not too late to contribute to your 2006 IRA! For more information on contribution limits or to open your IRA, please call or stop by the credit union.\*\*

*\*Lifetime limit for exemption on first-time home purchase is \$10,000.*

*\*\*Consult your certified tax advisor for details. Not intended as tax advice.*

## Identity Theft: You Never Can Be Too Prepared

Be aware of the possible fraud around you:

- ✓ False lottery claim letters and e-mails: You may receive a letter or e-mail from a lottery that you did not enter explaining that you won a large sum of money. Be careful – if you didn't enter the lottery, then how did you win the money?
- ✓ Do not cash checks for people unknown, with the belief that you are going to receive a portion of the cashed funds. Also, do not cash checks for anyone you are not responsible for.
- ✓ Be aware of fake money orders and travelers checks/cheques. Read carefully before you accept either of these as payment.
- ✓ Be suspicious of international checks, government treasury checks (i.e. social security scam), and even fake IRS checks.
- ✓ Stay alert when using your debit card. People can steal your debit card and use it without a PIN or signature.
- ✓ Be cautious of people who walk away with your card (waiters, waitresses, etc.).
- ✓ Be aware when you are at an ATM – people can view your PIN and steal your card to use it.

Please use these tips to help prevent yourself from becoming a victim of identity theft and fraud. For all of these fraud reasons, our insurance carrier (CUNA) has required us to lower the higher debit card limits from \$2,500 to \$1,500 per 24-hour period. A member is also limited by the available balance they carry, so do not exceed the available balance limit in your account.

If a debit card is stolen or lost, it is the member's responsibility to call Tri Boro FCU immediately. After hours, call toll free 1-800-554-8969. For credit cards, call toll free 1-800-433-0505.

## Our Merger Is Complete!

We are proud to announce our newest member merger with Merit Federal Credit Union on October 1, 2006. We welcome 2,000 new members and our NEW Monroeville Branch Office location at 4366 Old William Penn Highway, phone (412) 856-5353.

We look forward to seeing you soon at this convenient new location!



*Dennis Ferchak, Nancy Urban, Diane Sarver, Val Surmacz, Sue Brown*

## Ground Breaking Official!

Things just keep getting better around here! We broke ground on our newest Washington Branch location on September 28, 2006. This new state-of-the-art location will be at 617 East McMurray Road in Peters Township. Now, "anyone who lives, works, worships or attends school in Allegheny or Washington County can become a member."



# 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. 8<sup>th</sup> 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. 8<sup>th</sup> 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.



Y  
ofb

Signature \_\_\_\_\_

Name(s) \_\_\_\_\_

Social Security Number(s) \_\_\_\_\_

Account Number(s) \_\_\_\_\_

Street Address \_\_\_\_\_ Apt. # \_\_\_\_\_

City, State, Zip \_\_\_\_\_

## Election Rules

### Charter 794, Article VI

**A**t 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 Kosko 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 2, 2007, and the deadline for the return of these petitions will be February 12, 2007, 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 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).

**The 2007 Kennywood  
Park Picnic Will Be  
Held Friday, August 10!**  
*Mark Your Calendars!*



## 2007 Holidays & Office Closings

### **New Year's Day**

Monday, January 1, 2007

### **Presidents' Day**

Monday, February 19, 2007

### **Easter**

Friday, April 6, 2007  
Saturday, April 7, 2007

### **Memorial Day**

Monday, May 28, 2007

### **Independence Day**

Wednesday, July 4, 2007

### **Tri Boro FCU**

### **Kennywood Picnic**

Friday, August 10, 2007  
*All Offices Will Close  
at 12:00 Noon*

### **Labor Day**

Monday, September 3, 2007

### **Veteran's Day**

Monday, November 12, 2007

### **Thanksgiving**

Thursday, November 22, 2007  
Friday, November 23, 2007

### **Christmas**

Monday, December 24, 2007  
Tuesday, December 25, 2007

### **New Year's Day 2008**

Tuesday, January 1, 2008

## Tri Boro FCU Officers And Directors

Robert J. Kosko, *Chairman*  
George B. Tomchik, *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. Bournes, *Director*  
John Latsko, *Director*  
William Angotti, *Director*

Dennis J. Ferchak,  
*Executive Vice-President*  
Jeffrey D. Bartolomucci, *Controller*

Nancy J. Urban,  
*Branch Manager, Monroeville*  
Sue Guffey,  
*Branch Supervisor, McMurray Branch*  
Denise E. Horn, *Manager, Loan  
Department; Loan Chairperson*  
Mary Beth Musati,  
*Manager Member Services*  
Lisa Churma and Paula Naujelis,  
*Manager Teller Operations*  
Thomas Burke and James J. Monda,  
*Supervisory Committee*  
James J. Monda,  
*Director of Maintenance Operations*

## Box Score

### *As Of October 31, 2006*

Assets	\$100,272,035.56
Loans	\$47,402,289.93
Shares	\$40,467,636.22
Drafts	\$8,174,073.03
Christmas Clubs	\$333,115.21
Certificates	\$25,695,236.84
IRAs	\$8,569,341.21
Members	14,005
Accounts	27,419

## For Your Protection

We will no longer be printing your hidden account number within the newsletter articles. However, we would like to continue the \$10 giveaways. We would like our members to suggest a new contest. The winner will receive \$50. To submit your suggestions, please call Sue Brown at (412) 461-3018, ext. 121.

