



**TRI STATE RAIL
FEDERAL CREDIT UNION**

January 2012

**Cent\$ible
Currencie\$**

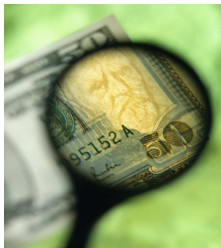
Welcome former NKP Buffalo Division FCU Members!

AUTO LOAN SPECIAL

**2011 AND NEWER < 50,000 Miles
66 Months at 4.25% A.P.R.**

IMPORTANT NOTICE

Your Statement for the period ended December 31, 2011 has been audited by the Supervisory Committee. Please review your Credit Card statements as well and please advise of any discrepancies. The balances shown will be considered correct unless we hear from you to the contrary within 10 days.



Supervisory Committee
William Logan, Chairman
9661 Peach Street
Girard, PA 16417

AUTO LOAN RATES

A.P.R.*

Autos, Trucks, Vans	36 Mo.	48 Mo.	60 Mo.
New 2011-2012	2.74%	2.99%	3.24%
2011-2012 (<10,000 Mi.)	2.74%	2.99%	3.24%
2009-2011 (<50,000 Mi.)	3.65%	4.00%	4.25%
2009-2011 (>50,000 Mi.)	4.35%	4.65%	4.75%
2005-2008	4.65%	4.75%	4.75%
2003-2004	5.40%	N/A	N/A

SHARE SECURED

4.50%

HOME EQUITY LOANS

Fixed Rate (Max. \$50,000)	Max. 5 Yrs	5.25% **
Fixed Rate	Max. 10 Yrs.	5.75% **
Fixed Rate	Max. 15 Yrs.	6.25% **

* A.P.R.= Annual Percentage Rate

** Fixed Rate/Closed End.

Some restrictions apply.

Call Credit Union for details.



We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act

All Rates and Fees are subject to change without notice.

CHRISTMAS CLUB SAVINGS PLAN 2012 ENROLLMENT FORM

Name

Account #

Please open change my Christmas Club Account with Tri State Rail Federal Credit Union.

I hereby authorize a deposit in the amount of \$_____ Weekly Semi-Monthly
commencing _____ Bi-weekly Other _____

The account will automatically renew each year for the same amount to which I last subscribed.

A fee of \$10.00 will be charged for each early withdrawal. I understand the account will be closed if more than one withdrawal is requested before the end of the Club term.

Signature and Date



OFFICE LOCATIONS



**HOME BANKING
NOW AVAILABLE!**

**24-Hour Home Banking: account access
at your fingertips**

Need access to your account balances? It's easy with our new Home Banking. Our home banking options allow you to check balances, transfer funds, make loan payments, print out account activity and more! To sign up for this free service complete the enrollment form and mail to: Tri State Rail FCU, 110 W. 13th St., Erie, PA 16501. We also have a new website with loan rates and other Credit Union information. Watch our website for unadvertised Loan Specials and more!

Visit us on the web at:
www.tristaterailfcu.com

New Rates on Signature Loans!

*Rates as low as 6.90% A.P.R.

*The (A.P.R.) Annual Percentage Rate disclosed is the lowest possible APR for this loan. Your interest rate and term will be based on certain credit worthiness criteria. Contact us to determine your qualifying A.P.R.

HOME BANKING APPLICATION

Name _____
Address _____
City, St, Zip _____
Home Phone # _____
Business Phone # _____
E-mail address _____
Signature _____ Date _____

ERIE- DOWNTOWN

110 West 13th Street, Erie, PA 16501
Phone: (814)455-0092 Toll Free: (800)945-0340
Fax: (814)454-5855
Railroad RNX: 8-547-5234
Hours: 8:30am - 5:00 pm

ERIE- WEST SIDE (EBCO Park)

2820 West 23rd Street, Suite 117, Erie, PA 16506
Phone: (814)833-8589
Fax: (814)833-9999
Hours: 9:00am - 4:00 pm

EAST PITTSBURGH

711 Linden Ave., East Pittsburgh, PA 15112
Phone: (412)823-0121
Fax: (412)823-2207
Hours: 8:00am - 3:00 pm



If you don't have a Tri State Rail Federal Credit Union VISA Credit Card, call or stop by any Branch Office today to apply! Our Credit Card has a low Annual Percentage Rate of 12.00% on purchases and cash advances. There is also **NO ANNUAL FEE** and a 25 day grace period when you pay the balance in full.

As an added **Bonus**- all purchases using your Tri State Rail Federal Credit Union VISA Credit Card will be eligible for a **1% Cash Back** rebate!

No enrollment is necessary!
No minimum purchase requirements!

That's right- simply 1% Cash Back Rebate! Rebates will be paid annually and credited to the members VISA Account. Account must be in good standing to qualify to receive rebate.

