



CREDIT UNION NOMINATIONS AND ELECTIONS

The Nominating Committee has nominated John Borkowski, Daryl DuBroy and John Bernath. These members will be placed on the annual meeting ballot in May 2012.

Any member in good standing that is interested in volunteering their time as a Director is encouraged to pick-up a nominating petition from one of the credit union offices.

To petition for nomination, each prospective Director must be in good standing with the credit union (all loans current and must have one member share) and a signed petition with 75 valid signatures of credit union members in good standing. This petition, a brief resume of your qualifications, and

statement that you are willing to serve, if elected, must be returned to the credit union no later than March 3rd, 2012.

Each Director is responsible for the safe and sound operation of a federally insured credit union. Every director is required to meet monthly with the Board of Directors at a regularly scheduled board meetings; be available to attend Special Board Meetings; be able to work with the management and staff in resolving member inquiries. Each director, by federal law, disallows any form of compensation for the duties.

appointment only and there is limited availability. Please call us at (216) 741-9430 for your appointment.

You will need the following when you come to your appointment:

- Government issued picture ID
- Social Security Card
- The dates of birth of family members that you are claiming
- Form W2 for all jobs
- Form 1099G if you collected unemployment benefits
- Form 1099INT if you collected interest from a bank or credit union account.
- Documentation of any child care expenses
- Your spouse, if you are married
- All refunds have to be direct deposited

The anticipated appointments will begin in January 2012. Please call after January 10th, 2012, for your appointment.

TAX TIME!!!



The credit union will be preparing free tax preparation for its members and low income residents. This free service will be by





NEW PRODUCT!!!

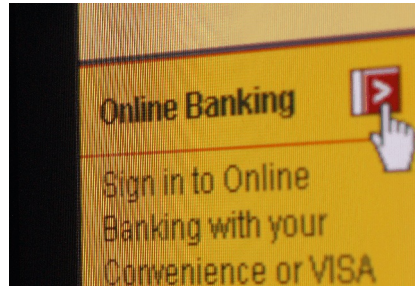
The credit union has invested into a technology that allows us to provide instant issue for our VISA Credit Cards. Currently a member has to wait 7 to 10 business days for a re-issue. Now the member can visit any branch and have a VISA Credit Card within 24 hours.

We are anticipating to have an approval by MasterCard in the 2nd Quarter so that we can instant issue our Debit and ATM Cards.



Visit our new website. If you see our old layout just push the refresh button.

The site is still under construction but the Internet Services Tab is operational.



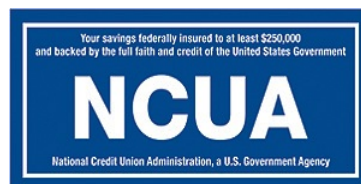
HOME BANKING

Effective March 30th, 2012, paper statements will no longer be free to the membership. There will be a monthly **“Statement Fee”** if the credit union has to mail a statement to your home or other address. The fee will be \$5.00 per statement.

Home Banking is **“FREE.”** Last year the credit union spent over \$35,000 for statements and the mailing costs associated with this expense.

If a member needs help with a private e-mail address come into the Cleveland Branch and ask for Robert Johnson. He will assist you in setting up your account.

The Cleveland Branch has a computer in the lobby for the members to use or our public libraries have computers for your use.



Their REBATE + Our LOAN RATE = Your BEST Winter Deal!

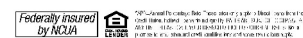
Great Rates and offers on used vehicles as well!

Mark Thomas Ford SIMS Auto Bank KOPF KIA of BEDFORD GANLEY CHEVROLET

See us for the most competitive financing on your next vehicle!

Take the Dealer Rebate from one of these fine dealerships and finance with Steel Valley FCU! With their special pricing and our rates as low as **2.99%^{APR}**, you can put yourself (or your loved ones) behind the wheel at the smartest price.

CREDIT UNION PARTICIPATING DEALERSHIPS
 Know before you go — check available online inventory!
 Mark Thomas Ford—www.markthomasford.com
 Sims Buick—www.simsbuickgmc.com
 Ganley Chevy—www.ganleychevrolet.com
 Kia of Bedford—www.kiaofbedford.com



Ask about your rate discount for Pre-Approval and Payoff Deduction for payment

Get Started Now!
 (216) 741-9430
 (877) 642-0128



If you are looking for a Used or New Vehicle Loan all us for a preapproval. Our rates begin as low as 2.99%.

Is your current vehicle loan at another bank?

Take advantage of allowing us to refinance your loan with us at the lower rates.



Holiday Closings

- Jan 16 Martin Luther King Day
- Feb 20 President's Day
- May 28 Memorial Day
- July 4 4th of July
- Sept 3 Labor Day
- Oct 8 Columbus Day
- Nov 12 Veteran's Day
- Nov 22 Thanksgiving Day
- Dec 25 Christmas Day
- Jan 1 New Years Day