

Board of Directors

- Robert M. Farrell - Chairman
- Victoria L. Mell - Vice Chairman
- Donald S. Billings - Treasurer
- Brian B. Notman, Jr. - Secretary
- James M. Frazier - Director
- Mark J. Palastro - Director
- Mark S. Brennan - Director

Telephone Numbers

- Main Office (412) 269-3011 • 1-800-926-0003
- Loan Line (412) 269-3012 • 1-877-4LOAN40
- Business Services Dept. (412) 507-5174 • 1-800-926-0003
- Collection Dept. (412) 787-7465 • 1-866-265-3422
- MEMBERS Financial Services (412) 507-5192 • 1-800-926-0003
- Real Estate Dept. (412) 269-3011 • 1-800-926-0003
- TellerPhone (412) 269-3060 • 1-800-926-1188
- Visa® Customer Service 1-800-790-7728

Phone and Loan Service Center, Loan Line, PCU and PCU BillPayer Help Desk:

- 8:00 a.m. to 6:00 p.m. - Monday through Friday
- 9:00 a.m. to 1:00 p.m. - Saturday

Important Dates

October 12, 2009
Closed for Columbus Day

October 13 - 17, 2009
International Credit Union Week

November 11, 2009
Closed for Veterans' Day

November 25, 2009
Offices close at 5:00 p.m.

November 26, 2009
Closed for Thanksgiving



Rate Review

Loan Rates

TYPE	TERM	APR ¹
New/Used Cars² ('08 to '10) Up to 63 mos.		5.74% to 17.75%
	72 mos. ³	6.84% to 17.75%
Used Car² ('06 to '10) Up to 63 mos.		5.84% to 17.75%
Used Car² ('04 to '05) Up to 60 mos.		7.44% to 17.75%
Used Car² ('01 to '03) Up to 48 mos.		8.74% to 17.75%
Used Car² ('99 to '00) ⁴ Up To 36 mos.		10.74% to 17.75%
Home Equity Loan²	60 mos.	5.00%
	80% Loan-to-Value 120 mos.	6.00%
	180 mos.	6.25%
	240 mos.	6.50%
Signature Loan² (up to \$25,000)	36 mos.	9.50% to 17.75%
	60 mos.	10.75% to 17.75%
Visa® Credit Cards⁵	Platinum Rewards	Prime + 5.00% ⁶
	Platinum	8.90% - 16.90% ⁷
PowerLine² (Line of Credit)		6.00% to 14.00%
Business Loans	Call for Rates and Terms: (412) 507-5174	

Savings Rates⁸

ACCOUNT	APY ⁹
Money Market (September 2009)	0.75% - 1.25%
Savings/Member's Choice (2nd Quarter 2009)	0.50%
IRA (2nd Quarter 2009)	1.95%
Christmas Club/Vacation Club (2nd Quarter 2009)	0.10%
Business Savings	Call for Rates: (412) 507-5174

Certificate Rates¹⁰

TERM	APY ⁹
3 Month	0.95%
18 Month	1.55%
24 Month	1.80%
30 Month	1.95%
36 Month	2.20%
48 Month	2.50%
60 Month	2.60%

Checking Dividend Rates¹¹

ACCOUNT	APY ⁹
Signature Checking (September 2009)	0.50%
Advantage 50 Checking (September 2009)	0.25%
Clearview At Work Checking (September 2009)	0.25%
Business Checking	Call for Rates: (412) 507-5174

1 APR = Annual Percentage Rate. All loan approvals are subject to normal underwriting guidelines. Rates quoted represent the range of rates available. Rates are based on the type of loan, term of loan and your creditworthiness. Other rates and terms are available. Rates include a .25% discount for automatic payment excluding Visa. No other discounts apply.
 2 Rates are effective as of September 1, 2009, and are subject to change without notice.
 3 Model years 2008-2010 only, minimum monthly payment of \$200.
 4 Call for more information on loans for older model years.
 5 Rates effective April 28, 2009, for new purchases, cash advances and balance transfers from other financial institutions only.
 6 APR is Prime + 5.00% for purchases, Prime + 7.00% for cash advances and balance transfers. Variable APR is based on the Prime Rate as published in the money rates section of The Wall Street Journal on the last day of each month plus our margin. Variable APR will not exceed 18.00% or be lower than 6.50% for your balance for purchases and 8.50% for your balance for cash advances and balance transfers. All rates are subject to change without notice.
 7 APR = Annual Percentage Rate. Rate is based on your creditworthiness. Rate may change no more than twice annually based on a review of your credit report.
 8 Yields effective as of June 1, 2009, and are subject to change without notice. Please contact Clearview for a complete list of current rates or for further information on applicable fees and terms.
 9 APY = Annual Percentage Yield.
 10 Yields effective as of September 16, 2009, and are subject to change without notice. Please contact Clearview for a complete list of current rates or for a copy of a disclosure booklet.
 11 Yields effective as of September 1, 2009, and are subject to change without notice. Please contact Clearview for a list of current rates or for further information on applicable fees and terms.

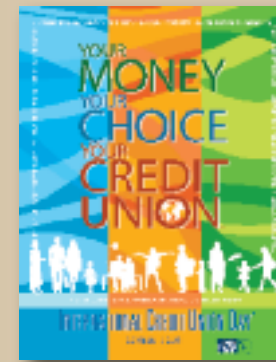


ClearConnection

International Credit Union Day

On October 15, 2009, over 170 million credit union members in over 42,000 credit unions worldwide, will all celebrate International Credit Union Day.

International Credit Union Day celebrates the history, tradition and spirit of the international credit union movement. Because credit unions are not-for-profit financial cooperatives, their focus has always been on service to members.



This International Credit Union Day, we commemorate how credit unions truly do belong to their members. Stop by any of our branches from October 13-17, 2009, for festivities. Refreshments will be served on Thursday, October 15, 2009.

Please remember that all Clearview branches will be closed on Columbus Day, October 12, 2009.

Thank you for your continued loyalty, and we hope to see you during International Credit Union Week!

STEP ON THE GAS AND SAVE!

REFINANCE YOUR AUTO LOAN

AND SEE HOW MUCH WE CAN SAVE YOU!



If you have an auto loan at another financial institution, let us steal it! See how much we can save you by refinancing your auto loan from another financial institution with Clearview!¹

Also, if you have been considering buying a new car, now is the time! Dealers are offering huge incentives, and Clearview is offering great rates as low as **5.74% APR²**.

Refinancing or applying for an auto loan is easy, and the money can be in your account in as little as one business day! Call our Loan Line at **1-877-4LOAN40** or visit **www.clearviewfcu.org** for more information.

1 Lowest possible Annual Percentage Rate is 5.74% after refinancing your auto loan from another financial institution. Discount from your current Annual Percentage Rate is based on your creditworthiness. Discount is available on 2000 and newer model year vehicles. Verification of rate at current financial institution is required. All rates are subject to change without notice. Loan must be fully secured with the auto being refinanced. NADA values will be used. All loan approvals are subject to normal underwriting procedures. Loans must be refinanced from another financial institution. Offer not valid on refinanced Clearview Auto Loans. Discounts cannot be combined or used in conjunction with any other offer.

2 APR= Annual Percentage Rate. All rates are subject to change without notice. Rate is effective September 1, 2009, on new 2008-2010 model year purchases. Rate is for a 63-month term. Other rates and terms are available. Rates are based on the type of loan, term of loan and your creditworthiness. All loans are subject to normal underwriting procedures. Rate includes a .25% discount for automatic payment. No other discounts apply. Discounts cannot be combined or used in conjunction with any other offer.

Branch Locations

Moon Township (Main Office)

8805 University Boulevard
Moon Township, PA 15108
1-800-926-0003; (412) 269-3011

Brentwood

330 Towne Square Way
Brentwood, PA 15227
(412) 882-2393

Butler

600 Butler Crossing
Butler, PA 16001
(724) 431-2322

Center Township

210 Golfview Drive
Monaca, PA 15061
(724) 775-7802

Chippewa

2652 Darlington Road
Beaver Falls, PA 15010
(724) 847-0348

Hopewell Township

2646 Brodhead Road
Aliquippa, PA 15001
(724) 857-3907

Kennedy Township

101 Langer Drive
McKees Rocks, PA 15136
(412) 771-6581

McMurray

465 Valleybrook Road
McMurray, PA 15317
(724) 942-0650

Robinson Township

1920 Park Manor Boulevard
Pittsburgh, PA 15205
(412) 787-0498

Sewickley

510 Beaver Street
Sewickley, PA 15143
(412) 749-5435

Wexford

6071 Wallace Road Extension
Wexford, PA 15090
(724) 934-3322

Charlotte, NC

2830 Boyer Street
Charlotte, NC 28208
(704) 391-9911

All branches feature ATM and notary service. For branch hours and additional ATM locations, please visit www.clearviewfcu.org.

Important Information

Fourth Quarter Audit

During the Fourth Quarter of this year, you may receive a letter from our external auditing firm, S.R. Snodgrass. Clearview is using S.R. Snodgrass to perform our annual Financial Statement Audit. This correspondence may ask you to confirm account information.

Any correspondence you receive from S.R. Snodgrass was authorized by Clearview to help perform the audit, and is entirely legitimate. Clearview encourages you to cooperate with S.R. Snodgrass to perform this audit.

Your personal information is protected by both Clearview and S.R. Snodgrass, and will remain confidential. If you have any questions or concerns about correspondence from S.R. Snodgrass, please feel free to call us at 1-800-926-0003.

Loan Due Date Notification

In accordance with recently enacted legislation, you must now receive a notification of the due date(s) of your Clearview loan(s). All due dates for loans are now the 27th of the month.

This newly enacted law requires Clearview to mail a notice prior to each due date of your Clearview loan(s). This notice will be on your monthly statement.

This excludes auto loans financed directly through a dealership, fixed-rate home equity loans and first mortgage loans.

If you have any questions, please call us at 1-800-926-0003.

Clearview's Privacy Policy

Clearview is committed to making your financial privacy a top priority. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact us at 1-800-926-0003.

We are committed to providing you with competitive products and services to meet your financial needs. This commitment necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree by contract to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to third parties the information we provide to them.

Information We Collect And Disclose About You

We collect and may disclose nonpublic personal information about you from the following sources:

- Membership and loan applications and other forms;

- Your transactions with us or others;
- Consumer reporting agencies; and
- Applications or other forms we use to verify information you provide, such as your current or past employers and/or other institutions where you conduct financial transactions.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of Clearview, follow your instructions as you authorize, or protect the security of our financial records. For example, we provide information to our statement processor so that you receive your quarterly and/or monthly statements.

If you terminate your membership with Clearview, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information. We value your membership and will continue to make your privacy a top priority. Please contact us with any questions.



Life Savings Insurance Information

As a not-for-profit, member owned financial institution, Clearview has a responsibility to use its funds wisely. Because of this responsibility, from time to time, products are phased out if they no longer provide usefulness and value.

Therefore, Clearview is phasing out Life Savings Insurance provided by CUNA Mutual on new membership accounts opened on or after January 1, 2010.

All current members and anyone who opens an account before January 1, 2010, will continue to be protected by this insurance coverage, and will not be affected by this change.

If you have any questions on this change, please call us at 1-800-926-0003.

Home Equity Loans: Fix Now, Save Later!



Every homeowner has a long to-do list of home repairs to make.

Clearview can help you tackle your to-do list with a Home Equity Loan.

With a Home Equity Loan, you can make repairs and improvements to your home now. This will increase the value of your home for when you sell it later.

So stop procrastinating and let Clearview help!

Clearview offers great rates on Home Equity Loans. Call our Loan Line at 1-877-4LOAN40 to apply!

Don't Get Tangled In Holiday Mayhem

The holidays are approaching, and Clearview is here to help get the first step of your plans in order. Avoid getting tangled in the holiday mayhem. You can unravel the magic of the season with the help of our Holiday Loan!

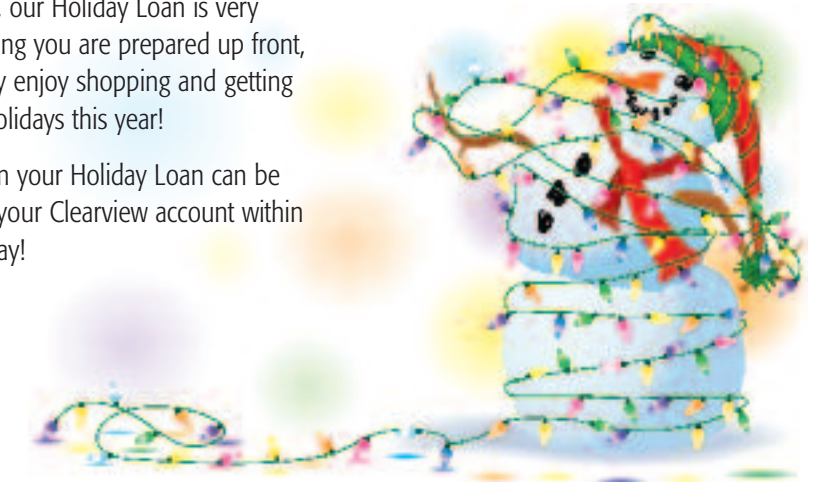
With a short 18-month term and rates as low as **5.99% APR¹**, our Holiday Loan is very sensible. Knowing you are prepared up front, you can actually enjoy shopping and getting ready for the holidays this year!

Plus, funds from your Holiday Loan can be deposited into your Clearview account within one business day!

So what are you waiting for? To apply for our Holiday Loan call 1-877-4LOAN40, visit clearviewfcu.org² or stop by a branch!

¹ APR = Annual Percentage Rate. Rates effective as of October 1, 2009. All rates are subject to change without notice. All loan approvals are subject to normal underwriting procedures. Rates are based on the type of loan, term of loan and your creditworthiness. Rate includes a .25% discount for automatic payment. No other discounts apply. Offer ends January 31, 2010.

² Must be enrolled in Personal Credit Union (PCU) to apply online.



Five Years Of Clearview

While the Credit Union has been in business for over 56 years, we are celebrating our fifth anniversary of both changing our name to Clearview, and serving the Southwestern Pennsylvania community. When this transition occurred, the Credit Union was already built on 51 years of tradition.

The Credit Union began in 1953 as Allegheny Airlines Federal Credit Union. In 1980, the name of the Credit Union changed with the airline to USAir Federal Credit Union. In 1997 the name changed again to US Airways Federal Credit Union. The name remained until it changed once more to Clearview Federal Credit Union in 2004.

Clearview has become the solid financial institution that it is today in part because of several mergers with other credit unions. We would like to thank members of the credit unions Clearview has merged with, most recently Hopewell Joint School Employees Federal Credit Union, and Ohio Valley General Hospital Federal Credit Union.

For more information about Clearview's history, visit www.clearviewfcu.org/cuhistory.aspx.

CLEARVIEW
FEDERAL CREDIT UNION

U.S AIRWAYS
FEDERAL CREDIT UNION

USAir
FEDERAL CREDIT UNION

ALLEGHENY AIRLINES FEDERAL CREDIT UNION