



# JOINT VENTURE

Joint Venture is a Quarterly Publication of Clearview® Federal Credit Union

## We're In This Together

As a full service community credit union, Clearview is committed to helping local small and mid-size business owners. Clearview maintains this commitment both in positive, and less-than positive economic times.



During the recent recession, Clearview continued to lend money, despite other financial institutions ceasing to do so. I truly cannot say it enough: "We have

money to lend to business owners in Southwestern Pennsylvania."

And now, Clearview is helping small businesses take advantage of the economic rebound that we are currently experiencing.

Referrals by current business members help us broaden the positive impact that we have on the community. If you like the service that we provide to you and your business, please recommend Clearview to your friends for all of their financial needs. If you have any questions or would like to discuss how Clearview can help your business, please feel free to call me at (412) 507-5179.

Warm regards,

*Bob*

Bob Mitchell  
Business Development Officer

## Have It All With A Money Market

A perfect complement to your Business Checking account

Looking for a way to keep liquidity while earning a high dividend rate? You don't have to sacrifice one for the other. A Business Money Market account is the answer.

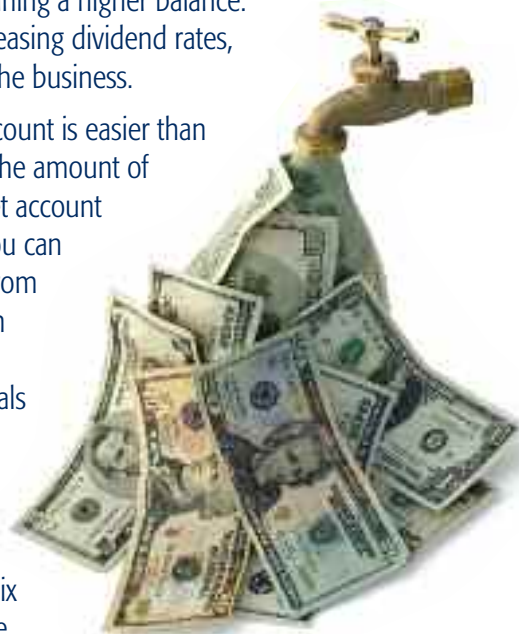
A Business Money Market account is the perfect complement to a Business Checking account. You can enjoy dividends while maximizing cash flow for your business.

Clearview's Business Money Market accounts offer a tiered rate structure, which rewards you for maintaining a higher balance. Five tiers are offered with increasing dividend rates, which are among the best in the business.

Accessing a Money Market account is easier than ever. Regulations that restrict the amount of transfers from a Money Market account have recently been relaxed. You can make unlimited withdrawals from your Money Market account in person at a Clearview branch, and make unlimited withdrawals from your Money Market account to make loan payments. You can also write six checks on the account per month, or make six automatic, telephone or online banking transfers each month.

You can rest easy knowing the funds in your Money Market account are federally insured up to at least \$250,000 by the National Credit Union Administration (NCUA). This federal insurance coverage is very similar to that provided to banks by the FDIC.

You can have it all with a Business Money Market account from Clearview! For more information and current dividend rates, visit [www.clearviewfcu.org](http://www.clearviewfcu.org), call (412) 507-5174 or stop by any branch.



Bob Nolin  
Work Of Art Studio



"When I have a question about business, someone at Clearview is always available to speak to me and they seem truly interested in helping, rather than in just trying to get me off the phone."

## Holiday Closings

### Christmas

Thursday, December 24, 2009

Offices close at 3:00

Friday, December 25, 2009

Offices Closed

### New Year's

Thursday, December 31, 2009

Offices close at 5:00

Friday, January 1, 2010

Offices Closed

### Martin Luther King, Jr. Day

Monday, January 18, 2010

Offices Closed

## Contact Us

1-800-926-0003 • [www.clearviewfcu.org](http://www.clearviewfcu.org)

### Clearview At Work

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# Breaking Ground

## Construction Begins on Future Canonsburg Branch

Clearview is looking forward to expanding even further into Washington County with our future branch in Canonsburg. The Groundbreaking of our next branch in Canonsburg was held on Friday, October 23, 2009. The Canonsburg branch is set to open in the summer of 2010.

This will be Clearview's second branch in Washington County, and third in the South Hills area, along with branches in McMurray and Brentwood.

The Canonsburg branch will be located at 105 East Pike Street, located diagonally across the street from the Canonsburg Police Station.



Breaking Ground in Canonsburg are (left to right):

*Terry Hazlett, Canonsburg Borough Manager; Nate Nevala, representative from the office of Congressman Tim Murphy; Larry Pansino, representative from the office of Pennsylvania State Representative Timothy J. Solobay; Robert Farrell, Chairman of the Clearview Board of Directors; Anthony L. Colaizzo, Mayor of Canonsburg; Vincent Setnar, Executive Vice President of Clearview; Mark Brennan, President/CEO of Clearview; R. T. Bell, Canonsburg Police Chief; Donald Billings, Treasurer of the Clearview Board of Directors; Brian Notman Jr., Secretary of the Clearview Board of Directors*



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