



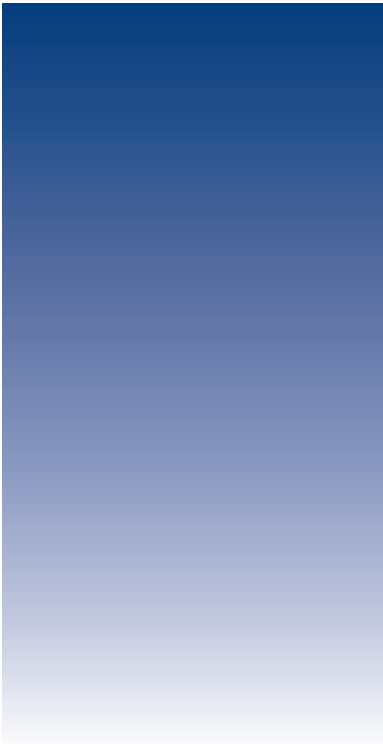
# CLEARVIEW<sup>®</sup>

FEDERAL CREDIT UNION



## Kennedy Township Branch Grand Opening





# Mark S. Brennan

*President and CEO*

*Clearview® Federal Credit Union*

Mark S. Brennan, President and CEO of Clearview Federal Credit Union, began his career with the credit union in 1991 as Assistant Vice President – Human Resources of US Airways Federal Credit Union, the predecessor of Clearview.

Mr. Brennan was promoted to Vice President – Human Resources & Training in 1993. In that capacity, he had the responsibility for the direction of the credit union as it related to human resources, training, executive management development and employee relations. He was also responsible for management’s strategic planning process, and for mentoring senior managers in career and executive development.

Prior to joining Clearview, Mr. Brennan worked as Supervisor/Senior Employee Relations Representative for US Airways, Inc., and before that was Manager – Human Resources for Robert Morris University.

In 2005, Mr. Brennan was named to the Government Affairs Committee (GAC) of the Pennsylvania Credit Union Association (PCUA). He served on the Executive Committee, and was past Chairman, of the Credit Union National Association (CUNA) Human Resources Council. He served on the Executive Committee of the CUNA Council Forum from 1996-2002 and is a member of the Society of Human Resources Management.

Mr. Brennan holds a Bachelor of Arts degree in business/economics from the University of Pittsburgh and a Master of Science – human resource management from LaRoche College. He has also taken courses in finance and leadership development at the CUNA Management School and the Filene Institute.

Mr. Brennan grew up in the South Hills and is a resident of Bethel Park, Pennsylvania.





# Michael P. O'Dell

*Branch Manager - Kennedy Township Branch  
Clearview® Federal Credit Union*

Michael O'Dell, manager of Clearview Federal Credit Union's Kennedy Township branch, has over 12 years experience in the financial industry, the last eight with Clearview.

Mr. O'Dell came to Clearview in 1999 with five years prior experience in software supervision. His transition into the financial industry began with a loan officer position, and quickly progressed to mortgage underwriter. It is during this time that he also served as a sales team member, focusing on local business development and growth.

He is actively involved with the American Diabetes Association, raising funds for diabetes awareness by bicycling in their Tour de Cure event for the past nine years. He has also volunteered time at the Salvation Army and the Community Design Center of Pittsburgh. He looks forward to working with the Airport Area Chamber of Commerce, as well as the West Penn Rotary Club.

Mr. O'Dell holds a Bachelor of Science degree in business administration, with a focus on management, from Robert Morris University. He has also completed coursework in IRS certification and leadership training.

He and his his wife, Maureen, reside in Ohio Township, Pa., with their two sons, Jack and Aidan.



**Clearview Federal Credit Union  
Press Release - Grand Opening  
Kennedy Township Branch**

NEWS RELEASE

Contact: Ralph Canterbury, Vice President — Marketing & Technology, (412) 269-3071  
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**CLEARVIEW FEDERAL CREDIT UNION CONTINUES AGGRESSIVE GROWTH PLAN; OPENS  
NEW BRANCH OFFICE IN KENNEDY TOWNSHIP**

Moon Township, PA --- August 20, 2007 --- Clearview Federal Credit Union has announced the opening of its newest branch office in Kennedy Township, PA. It is Clearview's fifth new branch in the past 22 months.

Clearview's newest branch is located at 101 Langer Drive, McKees Rocks, adjacent from Ohio Valley General Hospital. A Grand Opening Celebration will run from Monday, August, 20 to Friday, August, 31 and feature prizes, giveaways and free Presidential Golden Dollars to people who bring in a Clearview coupon from local newspaper ads.

The 2300 sq. ft. Kennedy Township office will be a full-service branch complete with three teller windows, Financial Services Advisors, an on-line banking computer station, two drive-up windows, a 24-hr. drive-up ATM, and a business night deposit drop. The branch will offer a complete line of financial products and services, including: free checking accounts, a low-rate Visa® card, savings accounts, money market accounts, savings certificates, IRAs, and mortgage, home equity, auto and education loans. The new office will also offer a full line of business products and services and will feature electronic banking services and a surcharge-free ATM network. Office hours will be Monday – Thursday, 9:00 a.m. to 5:00 p.m.; Friday, 9:00 a.m. to 6:00 p.m.; and Saturday, 9:00 a.m. to 1:00 p.m.

Mark Brennan, Clearview's President and CEO, provided some background on the new office's Branch Manager, Michael O'Dell. "Michael has been with Clearview since 1999," Mr. Brennan said. "He began as a loan officer, worked for us as a mortgage underwriter and as a member of our sales team, focusing on local business development. His financial experience and commitment to the community make him an ideal choice to head up our Kennedy Township office."

Mr. O'Dell, commenting on his new assignment said, "this is a tremendous opportunity for me; I'm excited to take on this challenge. Clearview has a solid record of success and growth in its new branches, and I know we will do well in Kennedy Township. Our products and services offer our members and business partners a little extra, and our personalized service will make us stand out." Mr. O'Dell was a resident of the area for nine years and he emphasized his community ties by stating, "I feel like I'm coming home."

Clearview Federal Credit Union is headquartered in Moon Township, PA and is a not-for-profit, member-owned-and-operated, full-service financial institution. It became a community chartered credit union in September 2004, which allows it to offer financial services to anyone who lives, works, worships, volunteers or attends school in Allegheny County and the nine surrounding counties in southwestern Pennsylvania. Clearview is the largest credit union headquartered in the Greater Pittsburgh Metropolitan area, and the fifth largest such organization in Pennsylvania. It serves approximately 74,000 members and has reported assets valued at \$600 million. Other branch offices are located in Brentwood, PA; Center Township, PA; Chippewa, PA; Robinson Township, PA; Philadelphia, PA; and Charlotte, NC.

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**CLEARVIEW FEDERAL CREDIT UNION  
KENNEDY TOWNSHIP BRANCH OFFICE**

- New branch office opened its doors July 30, 2007
- Serving Allegheny County, Pa.
- Fifth new branch office since Clearview changed its name and charter
- Full-service credit union serving individuals and businesses in Allegheny County
  - Checking accounts
  - Savings accounts and certificates
  - Money Market accounts
  - Free electronic banking services
  - IRAs
  - Mortgage, auto and education loans
  - Low-rate VISA® credit cards
  - Business loans, deposits and services
  - Nationwide, surcharge-free ATM network
  - Variety of other financial services
- 2,300 square-feet with three teller windows, two drive-up windows, 24-hour ATM, night deposit drop box, Financial Service Advisors and Branch Manager Michael O'Dell
- Conveniently located at 101 Langer Dr., McKees Rocks, Pa., near the Kennedy Center shopping plaza
- Lobby:      Monday - Thursday    9:00 a.m. - 5:00 p.m.  
                  Friday                    9:00 a.m. - 6:00 p.m.  
                  Saturday                    9:00 a.m. - 1:00 p.m.
- Drive-up: Monday - Friday        9:00 a.m. - 6:00 p.m.  
                  Saturday                    9:00 a.m. - 1:00 p.m.
- Phone: (412) 771-6581; E-mail: [kennedy@clearviewfcu.org](mailto:kennedy@clearviewfcu.org); [www.clearviewfcu.org](http://www.clearviewfcu.org)



## ABOUT CLEARVIEW FEDERAL CREDIT UNION

Clearview Federal Credit Union is a community-chartered credit union and ranks number five among the 10 largest credit unions in Pennsylvania. It is the largest of the credit unions serving the Greater Pittsburgh Metropolitan area.

Primary Services	Savings accounts, checking accounts, electronic services, credit cards, loans, mortgages, business services and other personalized financial services.
Members	74,000
Largest concentration of members	35,000 (Pittsburgh)
Year-end 2006 Assets	\$580,121,413
Year-end 2006 Liabilities	\$5,039,999
2006 Dividends Paid	\$10,540,282
Main Office	8805 University Boulevard Moon Township, PA 15108
Company Officers	President and CEO Mark S. Brennan EVP Vincent W. Setnar VP Marketing & Technology Ralph W. Canterbury VP Finance Dennis F. Colo VP Operations Thomas R. Garver Chr. Board Of Directors James Frazier
Branch Locations	Brentwood, Pa. Center Township, Pa. Chippewa, Pa. McKees Rocks, Pa. Moon Township, Pa. Robinson Township, Pa. Philadelphia, Pa. Charlotte, N.C.



## CLEARVIEW FEDERAL CREDIT UNION HISTORY

- 1953 Allegheny Airlines employees establish Allegheny Airlines Federal Credit Union (AAFCU) in Washington, D.C.
- 1966 Credit Union moves from Washington to a Pittsburgh hangar facility
- 1969 Lake Central Airlines Credit Union merges with AAFCU
- 1972 Mohawk Federal Credit Union merges with AAFCU; total assets are now over \$10 million
- 1975 Share certificates are offered by the Credit Union
- 1978 A 1.5-acre site in Moon Township, Pa., is purchased for new facility
- 1979 Airline and credit union change name to US Air; construction begins on new facility
- 1980 March 17, US Air Federal Credit Union has grand opening in new facility
- 1985-1986 Credit Union reached \$100 million in assets and has a total of 23,101 members. It is now a full-service financial institution.
- 1988 Pacific Southwest Airline merges with US Air FCU
- 1989-1995 Main office expands and branch offices open
- 1997 Credit Union name changes to US Airways Federal Credit Union
- 2002 Ohio Valley general Hospital Federal Credit Union merges with US Airways FCU
- 2003 B-K Pittsburgh Employees Federal Credit Union merges with US Airways FCU; Credit Union celebrates its 50th anniversary on November 13
- 2004 New charter approved by National Credit Union Administration; US Airways FCU becomes Clearview FCU
- 2005 Clearview FCU opens first branch office under new charter in Brentwood, Pa.
- 2006 Under the new charter, Clearview FCU expands in Allegheny and Beaver Counties, with two new branch offices, located in Robinson Township and Center Township, Pa., respectively.
- 2007 Clearview continues to expand, with a new branch location in Beaver Falls, Pa., and a new stand alone branch facility in Kennedy Township, Pa.



## CLEARVIEW AT WORK

Clearview Federal Credit Union has designed a package of products and services exclusively for businesses to offer to their employees. This package enhances employee benefits and is called Clearview At Work. You can give your employees a financially sound benefit that won't cost your company a penny. Employees can enjoy:

- Checking account benefits - pays dividends, no minimum balance requirements, no monthly service charges, free overdraft protection, free and unlimited Clearview ATM transactions and unlimited check writing.
- Personal Credit Union (PCU) - our **free** internet home banking allows employees to access their accounts 24 hours a day, 7 days a week, where they can make transfers, view transactions, make loan and VISA payments and receive their statements. PCU BillPayer is Clearview's **free** online bill payment service.
- Unlimited and surcharge-free debit card transactions.
- Low credit card rates, including a 25-day grace period on purchases, no annual fee, no cash advance fee, convenient automatic payments by mail, phone or computer and much more.
- TellerPhone - provides 24-hour access to their accounts at no charge where they can check balances, make transfers, see what checks have cleared and verify deposits.
- Savings opportunities - Money Market accounts, Certificates, Christmas and Vacation Clubs, and IRAs.
- Lower rates on mortgages, auto loans and education loans - Clearview At Work members will receive an additional discount on loans for first-time borrowers or for applying online. Employees can also sign up for automatic loan payments.

