



As another year beings, it is a good time for a few reminders:

**VISA PAYMENTS** – You can make your Thunder Bay Area Credit Union Visa payments right here at the Credit Union or transfer them on-line at [www.CUAtHome.org](http://www.CUAtHome.org).

**ATM or DEBIT CARD** – Don't forget...we have both ATM and Debit cards and, with the installation of our new ATM kiosk, it's now easier than ever to access your accounts here at the Credit Union.

**DRIVE-THRU SERVICE** – Remember that it is meant to be a quick and convenient service for our members on the go. Please keep this in mind and limit your transactions to simple deposits, withdrawals, payments and/or check cashing. If you have numerous transactions to complete please use the lobby. We also have a night depository for your convenience.

**PROPERTY TAXES** – For our members with mortgage loans please be sure to provide us with a copy of your paid property taxes.

**VOLUNTEERS** – Last, but not least, we need to take this opportunity to thank all of our volunteers who gave their time so generously this past year. Whether serving on the board or on a committee, their commitment and dedication provides us the means to offer our services at “not-for-profit” rates to our members. Credit Union volunteers are one of the major features that distinguish us from banks and other “for profit” financial institutions. We operate for the benefit of our members, not for the financial gain of stockholders and paid board members. Volunteers “behind the scenes” work may not be visible to the average credit union member, but their efforts do not go unnoticed. *Again, we thank them very much for their help this past year.*

Have a safe and Happy New Year!

Peggy Stanton, General Manager

## Board of DIRECTORS

Patti Sommerfeld .....	President
Lois Centala .....	Vice President
Dave Witkowski .....	Secretary
Mike Kindt .....	Treasurer
Don Bartosh .....	Director
Kathy Mischley .....	Director
Herb Priest .....	Director



### Lobby Hours

Monday - Friday 8:30 - 5:30 pm

### Drive Thru Hours

Monday - Friday 8:30 - 5:30 pm

Saturday 9:00 - 12:00 pm

## Credit Union Closings

We will be closed from 12:00—3:00 PM on March 25th in observance of Good Friday

### PLEASE NOTE

For tax purposes you will be mailed a 1099-INT, separate from your statement, for use with your 2004 income tax return.

For a quick, safe and easy tax refund, use **IRS DIRECT**. Include the credit union routing number, 272476404, and your account information directly on your 1040 form.



Finding yourself short of funds every year for shopping? Many people avoid the financial sting of the holidays by setting up a Holiday Savings account.

It's as easy as 1-2-3. First, determine your gift budget and divide by the number of paydays or months. Second, stop by your credit union and let us set up the account for you. Third, around next October or November, come to the credit union and withdraw your money. You are now ready to shop without the stress of worrying about where the money will come from.

Stop by or call your credit union today and let us set up a Holiday Savings account for you.



# Winter Newsletter

4th Quarter

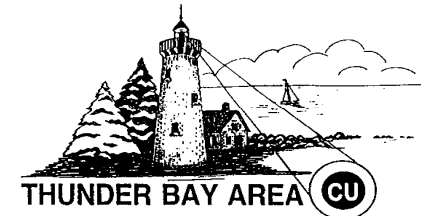
2004

## Kick-Start Your New Year

Kick-start your New Year's "to do" list by getting your credit in order. Let your credit work for you by developing a solid credit history and building a stronger score. Here are some steps you can take to improve your credit or keep your credit healthy:

- Spend less than you make. Your monthly bills should never exceed your monthly income.
- Always pay your bills on time. Even if you have paid your bills late in the past, current on time payments show lenders that you're making a positive effort to be responsible.
- Keep track of your debt-to-credit ratio. Make sure your credit card balances are in check. The rule of thumb is that your debt shouldn't be more than 30% of your credit limit.
- Make payments that are more than the minimum amount due. This shows that you have the discipline to keep up with the payments.
- Avoid too many "credit" inquiries. These inquiries appear on your credit report. A lender can view these as a sign of overextending yourself financially.
- Check your credit report yearly and dispute any mistakes. Pulling your own credit report will not hurt your credit rating.

It's never too late to start taking steps to improve your credit or to keep your credit healthy.



**417 W. CHISHOLM STREET  
ALPENA, MI 49707  
(989) 354-2850  
800-254-3087**

**THUNDER BAY AREA CREDIT UNION PRIVACY NOTICE**

Thunder Bay Area Credit Union, your member owned financial institution, is committed to providing you financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union. 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 a member service representative at (989) 354-2850.

**Information We Collect and Disclose About You**  
 We collect nonpublic personal information about you from the following sources:  
 Information we receive from you on applications and other forms;  
 Information about your transactions with us or others;  
 Information we receive from a consumer reporting agency;  
 Information obtained when verifying the information you provide on an application or other forms. They may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose all the information we collect, as described above, to companies that perform marketing 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 to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose nonpublic personal information 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 our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Thunder Bay Area Credit Union, 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.

**What You Can Do to Help Protect Your Privacy**  
 Thunder Bay Area Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:




Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card which can provide free access to your accounts if your card is lost or stolen.

Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.

Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

If you have questions concerning this notice, please do not hesitate to call us – we are here to serve you.

# RATES

	APR*	Max Term (Months)
<b>Auto Loans</b>		
New 2005-2004	4.50%	60
New 2005-2004	5.00%	66**
New 2005-2004	5.50%	72**
Used 2003-2001	5.50%	54
Used 2000	5.75%	48
Used 1999	6.00%	42
Used 1998	6.25%	36
Used 1997 & Older	6.50%	24
<b>Tractors</b>		
2004-2000	6.25%	60
2004-2000	6.75%	72
2004-2000	7.25%	84
1999-1995	6.75%	60
1994 & Older	7.25%	60
<b>Recreational Vehicles</b>		
New	5.50%	60
Used	6.00%	60
Used	6.50%	61-84**
Visa Classic 	12.96%	n/a
Visa Gold 	11.96%	n/a
<b>Christmas Special</b> 		
(Up to \$1,500.00)	5.75	12
Share Secured Loan	4.95%	n/a

\*APR-Annual Percentage Rate  
 \*\* Restrictions Apply

All Rates Subject To Change Without Notice



**Make Plans Now To Attend Your Credit Union's Annual Meeting**

The annual meeting is your credit union's once-a-year opportunity to show our appreciation for your support and membership. We have food, drinks, and door prizes planned. But more importantly, we want you to attend for a few good reasons:

1. Members of the Board of Directors will be selected\* - we need your votes.
2. We need your ideas, comments, suggestions, questions, and concerns - it's what makes your credit union a very special financial institution.
3. And finally, we would like you to consider volunteering to serve on the Board of Directors or one of our committees.

\*There are three board seats open for election. Please contact Peggy Stanton or Jodi Ritthaler to be added to the ballot.

**Date: March 12, 2005**  
**Place: Alpena Golf Club—1135 Golf Course Rd.**  
**Time: 1:00 PM—3:00 PM**  
**(Meeting @ 2:00 PM)**

**THUNDER BAY AREA CREDIT UNION ON-LINE**

Did you know that you can visit your credit union anytime—24 hours a day, seven days a week—from the comfort of your home or anywhere you have a PC and internet access!



**NEGATIVE INFORMATION NOTICE**

**We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected.**