

A few words from your
{MANAGER}

Things are looking up. Economic indications point to a slowly improving economy. If you've been putting off buying that new car or home now's the time to take advantage of the low loan rates that are still available.

Did you know that we do mortgages and home equity loans? We're here to handle all your financial needs whether it's a simple savings or checking account or a \$100,000 mortgage. *We do it all!*

Our rates are very competitive and we offer the convenience of payroll deduction and direct deposit. Check out our web page www.thunderbaycu.org for more details on rates and services.

Spring is a time of new beginnings...a time to fix up, spruce up, maybe even replace. *We can help.* Stop in and talk to one of our helpful loan officers to find the loan and the rate that fits your needs.

And remember...Winter's over. Think Spring!

Peggy Stanton
General Manager

**MOTORCYCLE
LOANS**



**Now Available
ON-LINE BILL PAY**

No more checks to write or stamps to buy. Simplify your life with on-line bill pay. For only \$4.95 a month you can issue up to 15 checks. Additional checks are only 36 cents each. Less than the cost of a stamp!

To enroll simply log-on to home banking and select the "pay bills" link. Easy point and click set-up instructions will allow you to enroll on-line.



Do you track your expenses with Quicken or Microsoft Money? On-line bill pay allows you to download your transactions into Quicken or Money!



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



DRIVE-UP ATM SERVICE

**FOR 24 HOUR ACCESS TO
YOUR MONEY!**

**HOLIDAY
CLOSINGS**



We will be closed Monday, May 30th in observance of

Memorial Day



Running Late?

Use Your CU's Night Depository

It happens probably more than you'd like - you're running late at the office or those errands are taking longer than you thought. It happens to everyone. The credit union office is closed, and you needed to make a deposit into one of your accounts or a payment on a loan.

No problem. Just use our handy night depository. Just include your name and account information along with your deposit or payment into an envelope, and drop it into our secure depository.

We'll credit it to the account you designated on the next business day. So don't take that deposit home or leave it in your car and risk losing it - use your credit union's night depository.



**Spring
Newsletter**

1st Quarter

2005

As of March 1, 2005, consumers in the Midwest, including Michigan, are entitled to one free credit report a year. June 1 for the South, and September 1 for the Eastern states and all U.S. Territories.

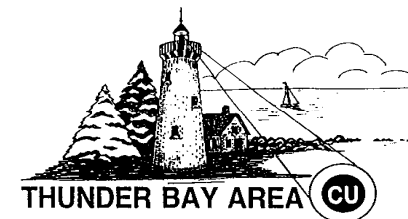
The free annual credit reports were mandated by the Fair and Accurate Credit Transactions Act signed into law December 2003.

Get your free report one of three ways:

- Visit www.annualcreditreport.com
- Call 877-322-8228
- Write to Annual Credit Report Request Service, P. O. Box 105281, Atlanta, GA 30348-5281.

Stay on top of your credit score and visit, call or write today for your free copy.

IT'S FREE!



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

ANNUAL MEETING



The **THUNDER BAY AREA CREDIT UNION** 46th Annual Meeting brought 63 members and guests together at the Alpena Golf Club. The meeting was preceded by hors d'oeuvres, punch, coffee and cake.

The members present were given an update on the current financial status of the credit union as well as a reminder of our community charter that allows anyone living or working in Alpena County to join.

Recent changes were reviewed and included Article VI, Section 4 by-law change reducing the number of required board meetings to 9 or every 62 days. Information on our new drive-up ATM and On-line Bill Pay service was presented.

Elections for the three open board positions were conducted and the three incumbents, Lois Centala, Kathy Mischley and Dave Witkowski were re-elected by acclamation.

There was a drawing for prizes which included a combination DVD/VHS Player, a solar lighthouse garden ornament, a bird feeder, Michigan collector coins, several monetary prizes and spring flowers.

It was a fun time for all. We hope to see you at next year's Annual Meeting!

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

RATES

	APR*	Max Term (Months)
Auto Loans		
New 2005-2004	4.75%	60
New 2005-2004	5.25%	66**
New 2005-2004	5.75%	72**
Used 2003-2001	6.00%	54
Used 2000	6.00%	48
Used 1999	6.25%	42
Used 1998	6.50%	36
Used 1997 & Older	6.75%	24
Tractors		
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
Recreational Vehicles		
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
Spring Special		
(Up to \$3,000)	6.75	24
Share Secured Loan	4.95%	n/a

*APR-Annual Percentage Rate
** Restrictions Apply

All Rates Subject To Change Without Notice

Visit www.thunderbaycu.org for rates and discounts



ATMs - Day Or Night

If you're still standing in line at your credit union for routine transactions, save yourself the time and visit your nearest ATM.

You can withdraw cash from your checking or savings account, make deposits, and even check your account balances. If you use a credit-union-owned ATM, the cash withdrawal service is free. (ATMs owned by other financial institutions may charge you a service fee.) For a list of credit-union-owned ATMs in your area, call or stop by your credit union.

ATMs are open 24 hours a day, 7 days week, so you can perform your routine financial transactions around your schedule. And with gas prices these days, it makes sense to walk or drive to your nearest ATM rather than to the credit union. For major transactions, it's still essential that you visit your credit union in person. But for the routine deposits, withdrawals, and balance inquiries, your credit union is as close as your nearest ATM.

New ON-SITE ATM



THUNDER BAY AREA CREDIT UNION ON-LINE

Did you know that you can safely 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!



www.thunderbaycu.org

