



July is here already! Half the year gone and still so much to do. One of the things that I have found that really helps me stay organized and on track personally is our **On-Line Bill Pay** product. My job promoting this service is made a whole lot easier by the fact that it really is a great program – so simple and convenient.

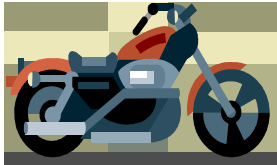


We're finally on track with our new drive-up ATM and usage is increasing daily. Be sure to apply for an **ATM or Debit Card** if you haven't already.

For those members with **Mortgage Loans**, please be sure to furnish a copy of your paid tax receipt after you receive your summer taxes.

And speaking of summer...have a great one!

Peggy Stanton
General Manager



Are you looking for the motorcycle of your dreams? Wanting a new computer for Back-to-School?

THUNDER BAY AREA CREDIT UNION can help.

See a loan officer for our JULY motorcycle SPECIAL and ride away on your dream.

AUGUST is Back-to-School month where you can get the things you need for your students.

Don't forget SEPTEMBER, our Home Improvement month. Fix-it up before the snow flies. Home equity loans can be used for anything including an outside wood burning furnace, hot tub, flooring, or furniture just to name a few.

THUNDER BAY AREA CREDIT UNION, we're here when you need us!



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

CU*TALK
1-800-860-5704

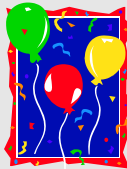
DRIVE-UP ATM SERVICE

FOR 24 HOUR ACCESS TO
YOUR MONEY!

HOLIDAY CLOSINGS



We will be closed Monday, July 4th
and
Monday, September 5th

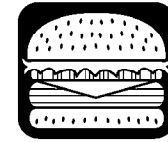


Member Appreciation Day

July 21, 2005 is Member Appreciation Day. Join us for fun, food and prizes. The fun and prizes will be going on all day long.

This is just one way we let you know that your membership with THUNDER BAY AREA CREDIT UNION is much appreciated!

We look forward to seeing you on July 21st.



Summer Newsletter

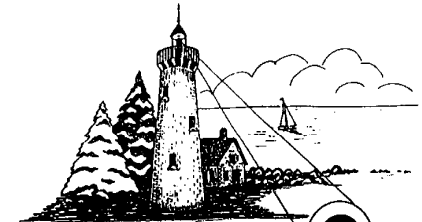
2nd Quarter

2005

IDENTITY THEFT

More than 27 million Americans have had their identity stolen. Here is what you can do to protect your identity:

1. Do not give out financial information such as checking, savings and credit card numbers or your social security number.
2. Report lost or stolen checks immediately.
3. Protect your ATM pin number.
4. Shred any financial solicitations and credit union statements.
5. Put outgoing mail into a secure, official Postal Service collection box.
6. If you do not receive a bill on time, call the company and find out why.
7. Question statements or bills with unknown items or transactions.
8. Check your credit report regularly.



THUNDER BAY AREA 

417 W. CHISHOLM STREET
ALPENA, MI 49707
(989) 354-2850 or (800) 254-3087
(989) 356-6891 Fax

www.thunderbaycu.org



Deer Acres Storybook Amusement Park located on M-13 in Pinconning, MI, is offering our credit union members \$2.50 off each adult admission and \$1.50 off each child admission. All you have to do to receive this special discount is pick up a discount coupon at the credit union office OR mention you are a member of our credit union when you visit Deer Acres.

Deer Acres is a family park with life-size, hand-carved Mother Goose characters, rides, live animals, a clean shady picnic area, refreshment stand and much more. Don't forget your camera!

For more information about Deer Acres call (989) 879-2849 or visit them on the web at www.deeracres.com.



AND THE WINNER IS ... **CU** Easy Pay!

KELLY GORSKI

Kelly won \$100.00 cash in our ON-LINE BILL PAY drawing! Congratulations Kelly.

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	5.75%	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
Summer Special		
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



MCULAF GRAND COUNT



INTRODUCING THE GRAND COUNT.

For a \$5.00 contribution to support Michigan Credit Unions' political action efforts you would win up to:

\$100,000 CASH

The big winner of this test of skill will be the member who guesses the closest to the actual number of collector coins that are inside the "Piggy Credit Union" pictured above. Three different collector coins are inside the piggy—Silver Eagles, Michigan Quarters and Bison Nickels.



See our lobby display and view a sample piggy. Enter as many times as you like.

The winner will be announced on September 17, 2005.

You must be a credit union member to enter. Contributions are not tax deductible and will be reported pursuant to the Michigan Campaign Finance Act. Contributions are voluntary.

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

