



CHECK FRAUD SCHEMES

This last quarter has seen a rash of schemes involving counterfeit checks presented to us in good faith by our members. Several of them involved supposed Canadian Lottery winnings or checks and money orders, including postal money orders, received for items sold on the Internet. Often times the person purchasing the item will be from another country.

Beware -- If you have won a lottery you did not enter or sold something on the Internet, you could be a victim of fraud. In some cases it may take more than 10 working days for the financial institution listed on the front of the check to notify us that the check is a counterfeit.

Protect yourself by following these guidelines:

- ◆ Check with the appropriate authority if you are unsure of a "winning" entry
- ◆ Wait to send the item sold until you are sure that the check or money order you received for payment is good.
- ◆ Never send back overpayments until you are sure the original check or money order is good.

If it sounds too good to be true, it probably is.

Be safe and have a great holiday season.

Peggy Stanton
General Manager



International Credit Union Week is a time to celebrate what's so special about credit unions.

Member ownership is a key factor in the success of credit unions. Without members like you, credit unions would not enjoy their continued growth and prosperity.

Spread the word—ask a friend or family member to join your credit union today!



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 ACCOUNT!

HOLIDAY CLOSINGS

Thursday, November 24th—**Thanksgiving Day**

Saturday, December 24th—**Christmas Eve**

Monday, December 26th—**Christmas Day** (Observed)

Saturday, December 31st—**New Year's Eve**

Monday, January 2nd—**New Year's Day** (Observed)

AND THE WINNER IS ...



Our BACK-TO-SCHOOL winners are:

Zachary Chrzan—Elementary
Sydney Prevo—High School



Fall Newsletter

3rd Quarter

2005

Just in time for back to school, deer season and Christmas shopping...



GIFT CARDS

- ◆ Available in two attractive designs.
- ◆ Incredible time savers – no long shopping lines or bulky mailing boxes.
- ◆ Eliminate the hassle of what to buy or returning unwanted gifts.
- ◆ A safe alternative to carrying cash
- ◆ More flexible than merchant gift cards. Use anywhere Visa debit cards are accepted
- ◆ Available in amounts from \$10 up to \$500. You pick the amount.

Stop in and ask about purchasing a Visa Gift Card today.

NOW AVAILABLE!



THUNDER BAY AREA

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

www.thunderbaycu.org

Pay Day Lending - Don't Be Fooled

A cash advance loan secured by a personal check - such as a payday loan - is very expensive credit. Some contracts do not allow you to pay your advance off early and pay day lending in Alpena will cost you about **412%**!

Alternatives to Payday Loans

- A small loan from your credit union
- Pay advance from employer
- A cash advance on a credit card (may have higher interest rate than other options)

Be sure to get all the facts before you enter into a pay day lending agreement.



also known as on-line bill pay is now available. Here are five reasons you'll love CU Easy Pay:

- It's fast - you can pay a whole month's bills in five minutes
- Set recurring bills to be automatically paid
- No need for stamps and envelopes - just point, click and send
- Pay anyone you would normally write a check to
- Pay bills from anywhere there is a computer with internet access


You'll also get the first TWO MONTHS FREE. Sign up by November 30, 2005 and you will be entered into a drawing for an IPOD.



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 2006-2005	5.00%	60
New 2006-2005	5.50%	66**
New 2006-2005	6.00%	72**
Used 2004-2002	6.00%	54
Used 2001	6.00%	48
Used 2000	6.50%	42
Used 1999	6.75%	36
Used 1998 & Older	7.00%	24
Tractors		
2005-2001	6.25%	60
2005-2001	6.75%	72
2005-2001	7.25%	84
2000-1996	6.75%	60
1995 & Older	7.25%	60
Recreational Vehicles		
New	6.00%	60
New	6.50%	61-84**
Used	7.00%	60
Visa Platinum 	11.96% -12.96%	
Christmas Special		
(Up to \$1,500)	5.75%	12
Share Secured Loan	4.75%	n/a



*APR-Annual Percentage Rate
 ** Restrictions Apply



All Rates Subject To Change Without Notice

Visit www.thunderbaycu.org for rates and discounts

COMING IN OCTOBER
LONG TERM CARE—ISSUES AND ANSWERS.
 A workshop to find out about the increasing costs of long term care and how adequate preparation can help protect your money and property. This is a no cost no obligation workshop. Call us for more details.



Each year, volunteers donate billions of dollars' worth of time and services to improve the quality of life in their communities, and you need to look no farther than your credit union for the positive contribution volunteers make.

Our dedicated volunteers give their time and talents by serving on the credit union's board of directors and committees. Unlike banks whose boards are compensated, credit union boards are made up of volunteer directors, elected by their fellow members to represent them. It's one of the credit union's features that sets them apart from other financial institutions.

Our volunteers deserve a round of applause for their hard work and commitment, and we offer a heartfelt thanks for all they do to represent the best interests of members in their decision-making.

Fill In The Gap

Most cars depreciate by the thousands of dollars as soon as they are purchased. If your vehicle is stolen, damaged beyond repair or otherwise declared a total loss, you are still liable to pay the difference, or the "gap," between your insurer's settlement and your loan balance.

For just a few dollars a month, GAP can save you from making loan payments on a vehicle you can no longer drive! Ask a loan officer today how you can get GAP coverage on your vehicle loan.

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

