



## PROTECT YOUR IDENTITY

Identity theft is a growing problem costing billions of dollars yearly and can take up to 60 hours (on average) to clear up.

Here are ten tips for prevention.

1. **GO WITH YOUR GUT** – If an inquiry sounds suspicious, question it.
2. **REMOVE THE PAPER TRAIL** – Choose electronic statements (E-Statements).
3. **GUARD YOUR WALLET/PURSE** – Limit the info you carry and don't leave it unattended.
4. **DESTROY SENSITIVE INFORMATION** – Be sure to shred bills, receipts, credit card offers and medical forms.
5. **HIDE PASSWORDS** – Choose unique passwords and PIN's. Memorize them, if possible; or keep them in a secure place.
6. **BE TIGHTLIPPED** – Know who you're giving information to. Never disclose anything unless you are sure.
7. **STAY UP ON ACCOUNTS** – If a statement is missing, check on it.
8. **AVOID EMAIL PLOYS** – Your CU will not verify info via email.
9. **KNOW WHERE YOU ARE ON THE WEB** – Check out a web site's security before you release personal info.
10. **CHECK YOUR CREDIT REPORT ANNUALLY** – See our website, [www.thunderbaycu.org](http://www.thunderbaycu.org), for information on how you can get your credit report free once a year.

### PLEASE NOTE

For tax purposes you will be mailed a 1099-INT separate from your statement for use with your 2005 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.



### 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

[www.thunderbaycu.org](http://www.thunderbaycu.org)

### Open An IRA And Secure Your Financial Future

You still have time to open an Individual Retirement Account (IRA) for 2005\*. An IRA will help you to enjoy a better retirement. In addition, depending on your individual situation, it may provide some substantial tax benefits for income year 2005.



Just about anyone can open a regular IRA. The interest on that money accrues tax-free until you begin to withdraw from the account at retirement. There are also other types of IRAs beyond the traditional retirement account. There is a Roth IRA and there is an educational IRA, also known as a Coverdell Education Savings Account. The Coverdell is typically used by parents and grandparents to set aside money for their children's (or grandchildren's) education.

Call or stop by your credit union today and open an IRA to make your retirement years more financially secure.

*\*IRA Deposits for tax year 2005 accepted through April 15, 2006.*



# Winter Newsletter

4th Quarter

2005

NEED CASH?

### TAP THE EQUITY IN YOUR HOME!

Need money to buy a vehicle, remodel the kitchen or consolidate loans? Consider using a home equity loan from your credit union.

Your credit union can set up a closed-end loan, if you know the exact amount you need and do not wish to borrow any more than that. Or, we can set up a home equity line of credit whereby you can access the funds as you need them, up to a predetermined limit.

In most cases, the interest that you pay on your home equity loan is tax-deductible. If a home equity loan sounds like the solution to your needs, talk to one of our loan specialists at the credit union today.



THUNDER BAY AREA 

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(989) 354-2850 or (800) 254-3087  
(989) 356-6891 Fax

[www.thunderbaycu.org](http://www.thunderbaycu.org)



**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 two board seats open for election. Please contact Peggy Stanton or Jodi Ritthaler to be added to the ballot.

**Date:** March 11, 2006  
**Place:** Alpena Golf Club—1135 Golf Course Rd.  
**Time:** 1:00 PM—3:00 PM  
 (Meeting @ 2:00 PM)

**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)
<b>Auto Loans</b>		
New 2006-2005	5.25%	60
New 2006-2005	5.50%	66**
New 2006-2005	6.00%	72**
Used 2004-2002	6.00%	60
Used 2001	6.00%	54
Used 2000	6.50%	48
Used 1999	6.75%	42
Used 1998	7.00%	36
Used 1997 & Older	7.25%	24
<b>Tractors</b>		
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
<b>Recreational Vehicles</b>		
New	6.00%	60
New	6.50%	61-84**
Used	7.00%	60
Visa Platinum 	11.96%	-12.96%
<b>Christmas Special</b> 		
(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



**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.**

**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.