



SPRING IS A TIME FOR NEW BEGINNINGS

If you're in the market for something new this year try taking advantage of something you already have...your Credit Union.

We've come a long way since 1958 and chances are we offer the very service you're looking for whether it's a loan for a new car, funds to fix up your house or get that long desired motorcycle!

We also have Traditional and Roth IRA's, CD's and Special Deposit Accounts that pay you more than the regular savings.

So stop in and start using your Credit Union...it's where you belong.

Have a great Spring!

Peggy

The Credit Unions of Alpena are pleased to announce a series of Investment Seminars.

The first seminar will be held April 27, 2006 at 6:00 pm in the auditorium rooms 104/106 at Alpena Community College. Topics will include Individual Retirement Accounts (IRA's) both Traditional and Roth, 401(k)'s and 403(b)'s.

Seating is limited so please let us know if you plan to attend.



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

HOLIDAY CLOSINGS

Friday—April 14th—Closed Noon to 3:00 PM
Monday—May 29th—Closed

Take Control This Year

*Have you thought about having better control of your finances this year? Consider the following word, **RESPONSIBLE**.*

- R:** Realize your financial dreams. Set both short and long-term goals.
- E:** Establish a budget to help manage your income, expenses, and savings.
- S:** Save money on a regular basis. Every dollar counts.
- P:** Pay your bills on time.
- O:** Organize your financial records.
- N:** Notify your credit union and credit card companies immediately if your cards are missing or stolen.
- S:** Spend money only on the items you really want or need.
- I:** Increase your credit card payments above the minimum amount.
- B:** Build good credit history.
- L:** Learn from your past financial mistakes.
- E:** Educate yourself about financial matters.



Spring Newsletter

1st Quarter

2006

LOANS THAT FLOAT YOUR BOAT

Is this the summer you'll spend on the water? Dreaming of a ski boat or skiff, bass boat, or buccaneer? Not sure exactly what you're looking for?

Pick up boating magazines such as Boat Trader (or visit its Web site at www.boattraderonline.com) to get a feel for the wide range of sizes and prices that are available. Once you narrow the field, take the types of boats you are interested in on a test ride.

Whatever boat you decide on, be sure you make the credit union your first port of call. Whatever your taste in watercraft, we have a boat loan that won't sink your budget. Stop by or call today.



THUNDER BAY AREA 

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M 2006 ANNUAL Meeting

The **THUNDER BAY AREA CREDIT UNION** 47th Annual Meeting brought 80 members and guests together at the Alpena Golf Club. The meeting was preceded by dessert, punch, and coffee.

The members present were given an update on the current financial status of the credit union

Recent changes were reviewed and included the resolution to adopt new standard bylaws as well as new products and services.

Elections for the two open board positions were conducted and the two incumbents, Don Bartosh and Herb Priest were re-elected by acclamation.

There was a drawing for prizes which included a portable DVD player, garden caddy, shredder, personal vault, Michigan coin collector bear, gift cards for Home Depot, Applebee's and Shell, Visa Gift Cards, several monetary prizes and numerous fruit baskets.


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



Board of Directors

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

RATES

	APR*	Max Term (Months)
Auto Loans		
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	6.25%	54
Used 2000	6.50%	48
Used 1999	6.75%	42
Used 1998	7.00%	36
Used 1997 & Older	7.25%	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
Other Untitled Vehicles		
New	6.00%	60
New	6.50-7.00%	61-84**
Used	7.50%	
Mortgages		
3 Year Balloon	5.25%	30 Year‡
5 Year Balloon	6.00%	30 Year‡
Home Equity Loan	7.25%	15 Year‡
‡Amortization		
Visa Platinum		11.96% -12.96%
Spring Fever Special		
(Up to \$5,000)	6.75%	36
Share Secured Loan	4.75%	n/a



*APR-Annual Percentage Rate
 ** Restrictions Apply

All Rates Subject To Change Without Notice



CU Youth Week is April 23-29



It's imperative that we do everything we can to help young people learn how to plan to achieve financial security--from learning how to spend money wisely now to thinking about saving for the future.

What we need today, confirmed by poor financial literacy test scores from across the country, is leadership to help raise the awareness of financial issues for young people.

The staff and members of Thunder Bay Area Credit Union are ideally positioned to respond because we believe in the power of education--put to practical use--to improve the lives of our neighbors and our community.

Our tradition of service and philosophy of self-help make Thunder Bay Area Credit Union and all credit unions a natural source of leadership in the fight against financial ignorance. We can help children better understand the credit union difference--better rates, lower fees, and extra attention to make sure all members know how to manage money.

Join us this year as we celebrate National Credit Union Youth Week from April 23-29. Our theme for 2006 is "My Money, My Credit Union, Where I Belong."

Stop in during youth week and let us help you get your child started. Does your child already have an account? Making regular deposits regardless of how big can show your child the rewards of saving!

Open an account or make a deposit (youth accounts only) and register for a \$50 cash prize to be drawn at the end of the week.

What a great time to talk to your family about spending and saving, whether for a new bike or college.

For more information, contact Peggy Stanton at Thunder Bay Area Credit Union (989) 354-2850.