



It's summer and a great time to take advantage of all that your Credit Union has to offer.

Mortgages - You know that your Credit Union has share drafts, car loans and Visa Cards. But did you know that we also do mortgages and home equity loans? Stop in and meet our newest staff member, Selina Weiland. Selina is our new mortgage officer and she is looking forward to working with you whatever your mortgage needs may be.

We also offer competitive rates on **new and used autos, boats and RVs**. In fact, we're currently offering a special on **Camper, Boat and Motorcycle** loans -with a variety of rates and terms.

Summer taxes are due. For those members who have a mortgage with us, please be sure the Credit Union has a copy of your paid property tax receipt.

Wishing you a fun-filled and safe summer.

Peggy Stanton
General Manager



ICE your cell phone

Add ICE (In Case of Emergency) to your cell phone's contact list. ICE includes the phone number and name of a key contact or next of kin.

When you program ICE in your cell phone under the phone's contact list, it lets medical personnel know who to contact if you become incapacitated.

Also remember if you "lock" your phone the medical personnel will not be able to use it.

Paramedics suggest using "ICE-Wife" or "ICE-Dad" if more than one contact is designated.



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

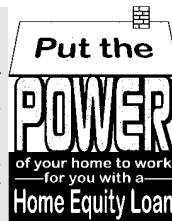
www.thunderbaycu.org

HOLIDAY CLOSINGS

We will be closed Tuesday, July 4, 2006
and
Monday, September 4, 2006

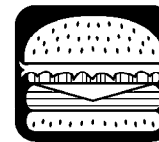
Put The Power Of Your Home To Work

Is it time to put that new addition onto your home? Do you need a new vehicle? Would you like to consolidate some of those nagging credit card bills? You can do all of that and more with a home equity loan from your credit union.



You can use that equity to buy needed items, take a vacation, or pay off other high interest rate loans. The interest rate on a home equity loan is very favorable because the loan is secured by your home. And, in most cases, the interest on a home equity loan is tax-deductible, which saves you even more money.

If a home equity loan sounds like the solution to your needs, call or stop by your credit union today and let us help you put the power of equity to work for you.



Summer Newsletter

2nd Quarter

2006

DID YOU KNOW?

Your funds on deposit are insured by the **National Credit Union Administration (NCUA)**.

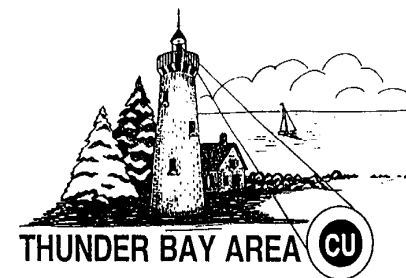
For the first time in more than 25 years, Congress has raised the limit (effective April 1, 2006) on the insurance coverage that protects retirement savings.

WHAT DOES THAT MEAN FOR YOU?

Deposits to your Traditional and Roth IRA's are now insured up to \$250,000 and is separate from any other deposits.

For safety and convenience deposit your retirement savings with us and know that you are insured for up to \$250,000!

For more information visit the NCUA at www.ncua.gov or call us at (989) 354-2850.



**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 or the live shark show call (989) 879-2849 or visit them on the web at www.deeracres.com.



On-line bill pay is now available. Pay all your bills without leaving the comfort of your own home.


Call or go on-line today to find out how you can get on-line bill pay!

You must have an active checking account.

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	5.50%	60
New 2006-2005	5.75%	66**
New 2006-2005	6.25%	72**
Used 2004-2002	6.25%	60
Used 2001	6.50%	54
Used 2000	6.75%	48
Used 1999	7.00%	42
Used 1998	7.25%	36
Used 1997 & Older	7.50%	24
Tractors		
2006-2001	6.50%	60
2006-2001	7.00%	72
2006-2001	7.50%	84
2000-1996	7.00%	60
1995 & Older	7.50%	60
Other Untitled Vehicles		
New	6.25%	60
New	7.25%	61-84**
Used	7.50%	
Mortgages		
3 Year Balloon	5.50%	30 Year ‡
5 Year Balloon	6.25%	30 Year ‡
15 Year Fixed	6.50%	15 Year ‡
Home Equity Loan	8.00%	15 Year ‡
‡ Amortization		
Visa Platinum 		
	11.96% -12.96%	
Summer Sensation 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



HOW NOT TO GET HOOKED



Excerpts from an article published by the Federal Trade Commission on phishing scams

"We suspect an unauthorized transaction on your account. To ensure that your account is not compromised, please click the link below and confirm your identity."



"During our regular verification of accounts, we couldn't verify your information. Please click here to update and verify your information."

Have you received email with a similar message? It's a scam called "phishing" — and it involves Internet fraudsters who send spam or pop-up messages to lure personal information (credit card numbers, bank account information, Social Security number, passwords, or other sensitive information) from unsuspecting victims.

The FTC suggests these tips to help you avoid getting hooked by a phishing scam:

- If you get an email or pop-up message that asks for personal or financial information, do not reply. And don't click on the link in the message, either.
- Use anti-virus software and a firewall, and keep them up to date.
- Don't email personal or financial information.
- Review credit card and bank account statements as soon as you receive them.
- Be cautious about opening any attachment or downloading any files from emails you receive, regardless of who sent them.
- Forward spam that is phishing for information to spam@uce.gov and to the company, bank, or organization impersonated in the phishing email.

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 anywhere you have a PC and internet access!

www.cuathome.org

www.thunderbaycu.org

