

## MANAGER'S Message

Changes in staff at the credit union include saying good bye to some and welcome to others.

Recently, we said good bye to our long-time employee and friend, Judy Hand. Judy retired in August and the Credit Union held an open house for her. She was overwhelmed by all the cards and gifts and the people who stopped in to wish her well. She will be missed and not easily replaced.

We have a new Mortgage Officer, Selina Weiland, who is fitting in very nicely. Feel free to contact her with all of your mortgage questions.

On a different note ...

Elections will be held November 7<sup>th</sup>. It's important that Credit Union members get out and vote. The banking industry is lobbying for credit union taxation. We as credit union members should become informed as to where candidates stand on the issues pertaining to credit unions.

If Credit Union Members Don't Vote . . .

. . . CREDIT UNIONS DON'T COUNT!

Have a Safe and Happy Holiday Season

Peggy Stanton  
General Manager



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



### 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)



## HOLIDAY CLOSINGS

Thursday, November 23rd

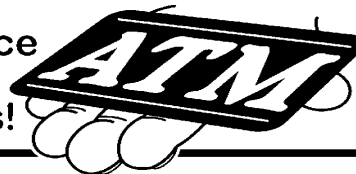
Saturday, December 23rd  
Monday, December 25th

Saturday December 30th  
Monday, January 1st

### 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.

Convenience  
at your  
fingertips!



Thunder Bay Area Credit Union offers ATM and Debit cards for your convenience. Stop in and apply for yours today.



# Fall Newsletter

3rd Quarter

2006

Back to school, deer season and Christmas shopping...

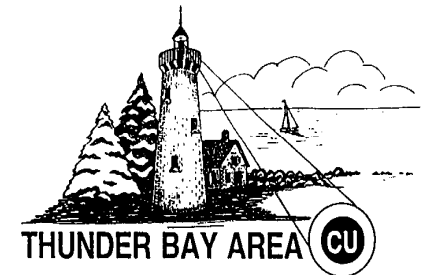


GIFT CARDS

- ◆ 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!



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

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



## Is Getting a Face Lift

On September 30, 2006, the CU\*EasyPay! Online bill payment application is being upgraded. A new centralized "Payment Center" lets you see all of your pending bills and recent payment history in one place.

New features such as same- and next-day payment options, setting up a biller with just a phone number and email reminders of bills coming due will make it easier and faster than ever before to pay your bills online. You can still track payment history, sign up to receive e-bills and pay anyone you want, any time you want, with the click of a mouse.

If you haven't enrolled yet, now is the perfect time to check it out! You can enroll by clicking the "Pay Bills" button in CU\*@HOME. For members that already use CU\*EasyPay!, we hope you enjoy the new look and the great new features!



## Board of DIRECTORS

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

# RATES

|  | APR*           | Max Term (Months) |
|--|----------------|-------------------|
| <b>Auto Loans</b>                                |                |                   |
| New 2007-2006                                    | 5.50%          | 60                |
| New 2007-2006                                    | 5.75%          | 66**              |
| New 2007-2006                                    | 6.25%          | 72**              |
| Used 2005-2003                                   | 6.25%          | 60                |
| Used 2002  | 6.50%          | 54                |
| Used 2001  | 6.75%          | 48                |
| Used 2000  | 7.00%          | 42                |
| Used 1999  | 7.25%          | 36                |
| Used 1998 & Older                                | 7.50%          | 24                |
| <b>Tractors</b>                                  |                |                   |
| 2007-2002  | 6.50%          | 60                |
| 2007-2002  | 7.00%          | 72                |
| 2007-2002  | 7.50%          | 84                |
| 2001-1997  | 7.00%          | 60                |
| 1996 & Older                                     | 7.50%          | 60                |
| <b>Other Untitled Vehicles</b>                   |                |                   |
| New  | 6.25%          | 60                |
| New  | 7.25%          | 61-84**           |
| Used   | 7.50%          |                   |
| <b>Mortgages</b>                                 |                |                   |
| 3 Year Balloon                                   | 5.50%          | 30 Year‡          |
| 5 Year Balloon                                   | 6.25%          | 30 Year‡          |
| 15 Year Fixed                                    | 6.50%          | 15 Year‡          |
| Home Equity Loan                                 | 8.25%          | 15 Year‡          |
| ‡Amortization                                    |                |                   |
| <b>Visa Platinum</b>                             | 11.96% -12.96% |                   |
| <b>Holiday Helper Special</b><br>(Up to \$1,500) | 6.00%          | 12                |
| <b>Share Secured Loan</b>                        | 4.75%          | n/a               |



\*APR-Annual Percentage Rate  
 \*\* Restrictions Apply  
 All Rates Subject To Change  
 Without Notice  
 Visit [www.thunderbaycu.org](http://www.thunderbaycu.org) for rates and discounts



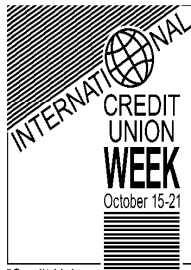
# Thank You Volunteers

Your credit union would like to take this opportunity to thank the many volunteers whose help and guidance is vital to our operation.

It's safe to say that, without your help, we could not provide the level of extraordinary service to our members and our community.

Our volunteers serve in various "official" capacities, including our officers, board members, and committee members. There are also countless volunteers who help with special events.

For everything that you do, often behind the scenes and without recognition, a great big thank you from your credit union.



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.

Use the convenient Membership Voucher below to Spread the word—ask a friend or family member to join your credit union today!



**THUNDER BAY AREA CREDIT UNION**

**Membership Voucher**

Present this voucher when applying for membership and the required \$5.00 membership fee is on us!

Valid for new memberships only. Membership requirements must be met. The account opened must remain open for a minimum of 3 months or the membership fee is forfeited. Call (989) 354-2850 for membership requirements or more details.

3rd Quarter Newsletter 2006