



THANK YOU!

As 2006 draws to a close, I'd like to take this opportunity to thank you for keeping your eye on the financial ball and recognizing that your credit union is still your best overall deal when it comes to financial services. Believe me – we don't take that loyalty for granted. We work hard to offer you the best financial products and services at the lowest possible cost. And, we will continue to work hard in 2007 and beyond to retain your loyalty. Thanks for giving your credit union the opportunity to be your financial institution of choice these past 12 months.

JUST A REMINDER to those of you who have your mortgage with us. Copies of your 2006 paid summer and winter taxes are due.

DID YOU KNOW we also have Home Equity Loans? You may not be in the market for a new home, but what about fixing up your current home? You can also use the equity in your home to consolidate loans, buy a new vehicle or take a vacation. Stop in to talk to one of our loan specialists at the credit union today.

Happy New Year,

Peggy Stanton, Manager

PLEASE NOTE

For tax purposes you will be mailed a 1099-INT separate from your statement for use with your 2006 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 you 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

Save For Your Future

With another year drawing to a close, it gives pause to reflect on one's financial future. If you still haven't planned for a financially secured retirement, one of the best ways to start is to open an Individual Retirement Account (IRA) at your credit union.



An IRA is a way to save for the future without paying taxes on the interest until you start withdrawing the funds at normal retirement age. Individuals may contribute up to \$4,000 into a 2006 IRA. For many individuals, part or even all of their annual IRA contributions are tax-deductible. You should talk with a qualified tax consultant on whether your contribution can be deducted. Even if you cannot deduct your contribution on your taxes, an IRA is still a great way to supplement your retirement income.

IRA income may make the difference between just "getting by" and enjoying the good life during retirement. If an IRA sounds like a good idea to you, stop by or call your credit union today for more information about opening one for 2006.

**IRA Deposits for tax year 2006 accepted through April 15, 2007.*



Winter Newsletter

4th Quarter

2006

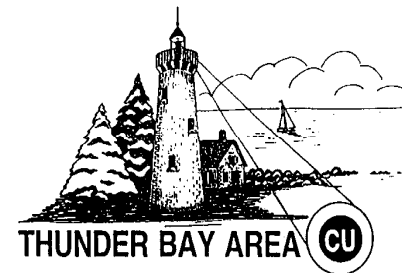
Don't Be a Victim!

Phishing and pharming are ways to get your personal information via the web or email.

The newest tactic is called vishing. It works like this: The victim receives a phone call with a recorded message saying their credit card has been compromised and to call a certain phone number immediately. Once they call that number, a recorded voice asks them to enter their 16 digit account number. Easily obtainable software converts the phone keystrokes into a numeric display. We'll leave the rest to your imagination.

The solutions are easy. With phishing and pharming, go directly to your financial institution's Web site. Log in and see if there are any messages concerning your account. Do not reply directly to e-mails, and do not click on links supplied in the e-mails. If you get a phone call with a recorded message, do not call the number given. Instead, call your financial institution's number (usually printed on the back of the credit card) to ask if there is a problem with your account.

Your credit union wants you to play it safe with your personal and account information. Don't become a victim of identity theft. It can cost you big and take months to make right again.



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

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 10, 2007
Place: Alpena Golf Club—1135 Golf Course Rd.
Time: 1:00 PM—3:00 PM
 (Meeting @ 2:00 PM)

Board of DIRECTORS

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

Rates

	APR*	Max Term (Months)
Auto Loans		
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
Tractors		
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
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	8.25%	15 Year ‡
‡ Amortization		
Visa Platinum 	11.96% -12.96%	
Holiday Helper Special (Up to \$1,500) 		
Available Thru Jan 31, 2007	6.00%	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



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.