



MANAGER'S MESSAGE

MEMBER APPRECIATION DAY

Join us on Friday, July 20th, for Member Appreciation Day. There'll be refreshments and giveaways and a grand prize you can register for.



Visa NFL Promotion

Use your Thunder Bay Area Credit Union Visa Card between September 1 and December 15, 2007 to be automatically entered for a chance to win The Visa Inside Pass Sweepstakes. You could win a VIP trip to attend a Playoff game, the Super Bowl and the Pro Bowl. Plus, with Visa and your inside pass, you'll have a chance to hang with a NFL player at each event.

Student Loans

Thunder Bay Area Credit Union has recently partnered with American Education Services (AES), one of the nation's leading providers of guaranteed student loan services. Did you know you can complete your Federal Stafford Master Promissory Note (MPN) online? Go to www.aesSuccess.org and click on "Stafford Loans". You can also pick up applications for both student and parent (PLUS) loans here at the Credit Union office.

Cedar Point Tickets

Tickets for admission to Cedar Point are available at the Credit Union office. Save 20% on adult tickets by purchasing them in advance.



Summer Taxes

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

Have a fun-filled and safe summer.

Peggy Stanton, General Manager



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

Wednesday July 4, 2007
and
Monday, September 3, 2007

Ahoy Matey! Float Your Boat Loan At The Credit Union

If you're dreaming of time on the water this summer, make the credit union your first port of call. We have loans for boats of all shapes and sizes: canoe or cruiser, ski boat or skiff, personal watercraft or pontoon. Just stop by the credit union to apply for a pre-approved loan before you head to the boat show or store. As with any vehicle purchase, you'll be in a better bargaining position if you have arranged financing ahead of time because you can focus entirely on the purchase, with no worries about the loan. Don't let another summer slip away. With our great rates and friendly service, you'll be underway before you know it. Get in on fun in the sun with a boat credit union. Call



in on fun in the loan from your on us today.

Summer GREETING

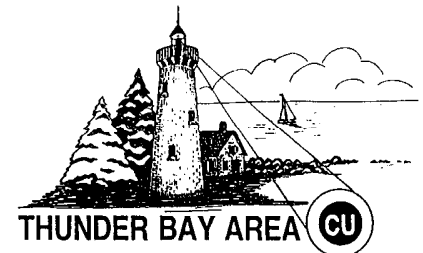
2nd Quarter

2007

TIME FOR AN RV?

If you are thinking of buying your first recreational vehicle (RV) or have an old RV that you want to upgrade, there has never been a better time to buy than now. If you haven't seen an RV in the last year or two, then you haven't seen an RV! The latest models have amenities you'll find in some of the nicest homes today. And, advances have also been made in lighter-weight structural material, extending the life of the RV's exterior and improving gas mileage.

Whether you're eyeing a motor home (Class A or C), trailer, or fifth wheeler, your first stop should be your credit union. We'll help you sort out the options and make the choice that's best for you. And, most importantly, we have the right financing at the best rates and terms that you'll find anywhere. Once you've got the financing in hand, you can visit your RV dealer in a position of confidence. Knowing you have the financing set, you can strike the best possible deal. Call or stop by your credit union today. We'll have you and your family on the open road in no time.



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www.thunderbaycu.org



PROTECT YOUR IDENTITY!


Avoid Becoming a Victim
Follow these tips to protect yourself:

- Don't ever respond to e-mails or phone calls asking for personal information such as account numbers, PIN Number or Social Security number.
- Lighten the load in your purse or wallet. Many identity theft cases start when credit cards or Social Security cards are stolen. Don't carry what you don't need.
- Don't leave a paper trail. Never leave ATM, credit card or gas station receipts behind.
- Secure personal information in your home. Many cases of identity theft are traced to a family member, trusted friend, or a worker visiting your home.
- Keep a close eye on your accounts. Check your statements as soon as they arrive to be sure there is no fraudulent activity on your accounts.
- Shred everything from old bills and statements to pre-approved credit card offers.
- A safer way than mail is to have your pay check, retirement or Social Security checks direct deposited into your account rather than sitting in an open mailbox.
- Take your name off marketers' hit lists. Get your phone number on the Do-Not-Call Registry by calling 1-888-382-1222. To stop credit card solicitations, call the opt-out numbers contained on those mailings.
- Be assured that your credit union will **never** request personal and/or account information via an e-mail request.

Board of Directors

Dave Witkowski President
 Lois Centala Vice President
 Don Bartosh Secretary
 Mike Kindt Treasurer
 Mark Leavesley Director
 Kathy Mischley Director
 Ashley Werda 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%	
Back-To-School 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
 Visit www.thunderbaycu.org for rates and discounts



Have a great VACATION!

Tips To Help Make Your Vacation Go Smoother

Vacations offer a rare time to be together and create memories that will last a long time. Your credit union wants you to make the most of your vacation and spend the most time you can enjoying the benefits of your destination rather than straightening out potential problems. We offer the following tips:

1. Have a plan. Have a general sense of what you and your family want to do and when you want to do it. Popular hotels, restaurants, and attractions tend to fill up with reservations and often those who just "show up" are turned away. Call ahead and make reservations.

2. If traveling by air, allow plenty of time to check in at the airport. Allow plenty of time to get through security and to your gate. Be sure to pack magazines and books for the inevitable wait in the airline terminal or on the plane itself. Also, visit <http://www.tsa.gov/travelers/> to find out what items are permitted and prohibited through security checkpoints.

3. If traveling by auto, first make sure your vehicle is road-ready. Change the oil, check your tires (the spare, too), and top off all fluid levels. Be sure to pack an emergency kit that includes a first aid kit, blanket, flares, map or atlas, some nonperishable food (energy bars, for example), and some drinking water. A cell phone and charger is always a good idea. And if you are not already a member of an auto club, consider joining one before you go, especially if it is a major trip.

4. Leave an itinerary with friends or family members along with addresses and phone numbers where you can be reached in case of emergency. This is especially important if you have someone caring for your pet or if you have sick or elderly relatives.

5. If you wear eyeglasses, pack an extra pair if you have them. Or at least, pack your old set of eyeglasses for emergency. Also, if you have any allergies or chronic health conditions, be sure to pack critical medications. If you don't already carry a list of medications and allergies in your wallet or purse, make a list and carry it.