



ON-LINE BANKING

CU*@HOME will be changing to *It's Me 247* Online Banking this fall. You'll still be able to look at your accounts, transfer funds, and take care of your business just like you do in CU*@HOME now, with a fresh new look that can even be personalized with your favorite colors and pictures.

THOUGHTS & PRAYERS

Our thoughts and prayers are with the family of Herb Priest who passed away on September 5, 2007. Herb was a long time volunteer with our Credit Union. He started out on our Supervisory Committee and, until his illness forced him to resign earlier this year, was on our Board of Directors. His knowledge, quiet insight and sense of humor will be missed.

WELCOME NEW BOARD MEMBER

We'd like to take this opportunity to welcome Ashley Werda to our Board of Directors. She graciously stepped up to fill the position left by Herb.

HAPPY HOLIDAYS

Wishing you and yours a safe and happy holiday season.

Peggy Stanton, General Manager



Did you know that if you have a personal computer and access to the Internet, you could get the financial information you need from your credit union wherever and whenever you want just by going to your credit union's Website?

You can see recent deposits and withdrawals, check to see whether your paycheck has been deposited, see which checks have cleared and which are still outstanding. Need help getting started? Stop by or call your credit union today. We'll be glad to sign you up and answer any questions you may have about accessing your accounts online.



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



Thursday, November 22nd—Closed

Monday, December 24th—Open 8:30-1:00

Tuesday, December 25th—Closed

Monday, December 31st—Open 8:30-1:00

Tuesday, January 1st—Closed



Daylight Saving Time Ends

Sunday, November 4, 2007

Just A Reminder

This year, due to the Energy Policy Act of 2005, Daylight Saving Time ends on November 4, the first Sunday in November. Don't forget to turn your clocks **back** one hour.



3rd Quarter

2007

INTERNATIONAL CREDIT UNION WEEK!

International Credit Union Week is October 14—20, 2007 which gives us an opportunity 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!

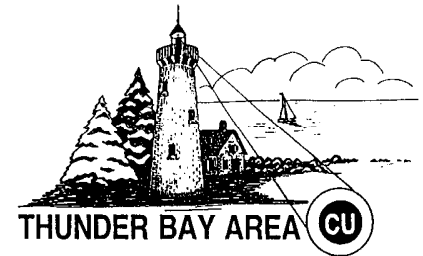


THUNDER BAY AREA CREDIT UNION

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.



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

www.thunderbaycu.org

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.

Rates

| | APR* | Max Term (Months) |
|---|----------------|-------------------|
| Auto Loans | | |
| New 2007-2006 | 5.75% | 60 |
| New 2007-2006 | 6.00% | 66** |
| New 2007-2006 | 6.50% | 72** |
| Used 2005-2003 | 6.50% | 60 |
| Used 2002 | 6.75% | 54 |
| Used 2001 | 7.00% | 48 |
| Used 2000 | 7.25% | 42 |
| Used 1999 | 7.50% | 36 |
| Used 1998 & Older | 7.75% | 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 | 6.50% | 60 |
| New | 7.50% | 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% | |
| Fall Into Savings Special (Up to \$5,000) | 7.00% | 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



Applause! Applause!



Volunteers are not only the backbone of the credit union movement; they are its heart and soul, too. One of the key things that sets our credit union and others apart from other for-profit financial institutions is that volunteers elected from the membership serve on the board of directors. These board members, along with the volunteers who serve on the supervisory and other committees, are dedicated to ensuring the credit union is true to its mission of "people helping people." Their commitment and leadership are instrumental to the success of our credit union, and for that, we are all grateful. Thank you volunteers for all you do to help others enjoy the benefits of credit union membership. You deserve a big round of applause for giving your time and sharing your expertise.



Too Many Holiday Expenses This Year? With the holidays right around the corner, your credit union realizes that many of our members may be "caught short" of funds. There can be many expenses associated with the holidays, including gift giving, traveling to be with loved ones, or just vacationing for fun with your immediate family. If you have big plans for this holiday season, but don't think you can pull it off financially, your credit union can help with a holiday loan. You can pay back the loan with terms that will go easy on your budget, while still allowing your holiday dreams to come true this year.



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