



# Manager's MESSAGE

## REMINDER

If you have a mortgage loan with us, please be sure the Credit Union has a copy of your paid property taxes for both summer 2007 and winter 2007 no later than February 29, 2008. If we have to order tax receipts a \$20 fee will be charged.

## GOING SOUTH

For you snowbirds going south for the winter please be sure to give us your temporary address so your statements get to you promptly. And don't forget...your account can be accessed by phone (1-800-860-5704) or online at [www.thunderbaycu.org](http://www.thunderbaycu.org). ATM and Debit cards are also available for your convenience.

## TAX INFORMATION

Tax information will be sent in the mail in late January. Please open immediately and contact us if there are any discrepancies.

## HAPPY NEW YEAR!

On behalf of the Board and Staff of Thunder Bay Area Credit Union, I'd like to extend our sincere appreciation to you, our members, for using our many products and services this past year. I personally would like to thank our terrific Board Members and staff for their contribution to the success of our Credit Union in 2007.

May the New Year bring each and every one of you good health, peace and prosperity.

Peggy Stanton, General Manager

## PLEASE NOTE

For tax purposes you will be mailed a 1099-INT separate from your statement for use with your 2007 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 your 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](http://www.thunderbaycu.org)

## DON'T BE A TARGET

(Continued)



- Do not respond to e-mails from service providers asking to verify your account information for "security" purposes or in response to "possible suspicious activity" on your account. If in doubt, go to the provider's secure Web site, log in with your user ID and password, and see if there is a legitimate message concerning your account. If still in doubt, call or visit the provider directly.
- Invest in a crosscut paper shredder and destroy all receipts, credit card offers, statements, and pay check stubs before throwing them away.
- Keep track of your mail. Review your monthly statements to ensure all credit and debit activity is correct. Unauthorized charges should be dealt with immediately. Missing statements should be reported to your account provider at once.
- Send bill payments from a secure mailbox (one that can be opened only by U.S. Postal Service employees).
- Review your credit reports annually to make sure they're accurate.



# Winter Newsletter

4th Quarter

2007

Don't Make Yourself An Easy ID Theft Target.

An estimated 3.6 million American consumers annually have their identities stolen, according to consumer experts, with the average loss per theft amounting to around \$2,500. While there is no guarantee that you won't be one of the victims, there are some basic precautions you can take to avoid being an easy target:

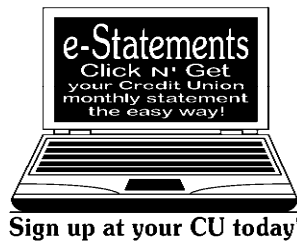
- Do not carry your Social Security card - keep it in a safe place.
- Release your Social Security number only when necessary - for example, on tax forms and employment records, or for banking, stock, and property transactions.
- Do not give account information or personal information over the phone unless you initiate the call.  
(Continued)

DON'T BE A TARGET!



**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)



### Get Your Statements The Easy Way

**Sign up at your CU today!**

Your credit union is always looking for ways to "get green" by reducing its consumption of paper and helping the environment. Going with e-Statements is one of the ways you can help. Here's how it works. When your statement is available for download, you will receive an e-mail notice at which time you can log on to home banking and retrieve your statement. You will get your account information faster. Plus, there's no worry about someone stealing your mail along with your financial information. You can print out your own paper copy if you want or just store your statements digitally.

**As an added bonus we will deposit 25¢ into your savings every month you get an e-statement.**

Stop by or call us today to set up e-statements, or sign up directly from It's Me 247 Home Banking by selecting the e-statements link.

### FEE NOTICE



On February 1, 2008 the following fees will go into effect:


Mortgage Processing Fee	\$100
Mortgage Refinance Fee	\$ 75
Loan Refinance Fee	\$ 25
Early Closure Fee (first 90 days)	\$ 5
Share Draft Stop Payment Fee	\$ 10
Paid Tax Receipt Fee	\$ 20

Please call (989) 354-2850 or stop in with any questions regarding the above fees.

### SMALL CHANGE = BIG SAVINGS

Would you like to be able to save \$30 to \$60 a month without too much pain? Financial expert Suze Orman suggests paying for your purchases with paper money, then putting the change in a jar. By the end of the month, you'll be surprised as to how much the pennies, nickels, dimes, and quarters add up to.

# Rates

	APR*	Max Term (Months)
<b>Auto Loans</b>		
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
<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	6.50%	60
New	7.50%	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	7.25%	15 Year ‡
‡ Amortization		
<b>Visa Platinum</b> 	11.96% -12.96%	
<b>Winter Wonder Special</b> (Up to \$5,000)	7.00%	36
<b>Share Secured Loan</b>	4.75%	n/a



\*APR-Annual Percentage Rate  
\*\* Restrictions Apply  
All Rates Subject To Change  
Without Notice



Mark your calendar now for your credit union's 2008 Annual Meeting.

# 2008 ANNUAL MEETING

We will talk about the financial status of the credit union and goals for the upcoming year. We will also hold elections for the 2008 Board of Directors. This important distinction makes your credit union different from banks and other for-profit financial institutions.

There are three board seats open for election. Please contact Peggy Stanton or Jodi Ritthaler if you are interested in running for a seat on the Board of Directors.

Come be a part of this important occasion or please call for more information.

**Date: February 23, 2008**

**Place: Alpena Golf Club  
1135 Golf Course Road**

**Time: 1:00 PM—3:00 PM  
(Meeting @ 2:00 PM)**



Start an IRA at your Credit Union and start dreaming about your retirement.

It's still not too late to open an Individual Retirement Account (IRA) for tax year 2007. An IRA is a great way to supplement your retirement income. Almost anyone is eligible for an IRA. And depending on your income, and whether your employer offers a qualified retirement plan, part or all of your IRA contributions may be tax deductible. Consult with a qualified tax professional to find out whether your IRA contributions are tax deductible.

The deadline for opening an IRA for tax year 2007 is April 15, 2008. Call or stop by today

## 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