



50TH ANNIVERSARY

On Friday, August 22nd, we celebrated our 50th Anniversary here at the Credit Union with games, prizes and refreshments. Winners of the grand prizes were: Rick LaCross (GPS), Josh Dimarzo (Digital Camera) and Mykala Dykes (Bicycle).

FEDERAL INSURANCE COVERS CU'S TOO

Virtually all credit unions are federally insured by a fund that, like the FDIC, is backed by the full faith and credit of the U.S. government. As the FDIC does for banks, the National Credit Union Share Insurance Fund (NCUSIF) insures savings of at least up to \$100,000 per account (with additional coverage of up to \$250,000 for certain retirement accounts). The NCUSIF is administered by the National Credit Union Administration (NCUA), an agency of the federal government. To determine insurance coverage, see the NCUA's insurance estimator at:

<http://webapps.ncua.gov/ins/>

WINTER TAXES

For those members with mortgages at the Credit Union, please be sure to provide us with a copy of your paid tax receipt.

HAPPY HOLIDAYS

Wishing you and yours a safe and happy holiday season.

Peggy Stanton, General Manager

Protect Your Social Security Number

* Never give your SSN (Social Security number), account numbers, passwords, mother's maiden name, birth date, PIN, or personal information over the phone, unless you initiated the call.

* Ask, "Why do you need it?"

* Don't put your SSN on your driver's license.

* Don't carry your Social Security card in your wallet or pocketbook unless you need it that day.

* Never use the last four digits of your SSN as a PIN. Memorize your PINs!

* Don't let store clerks write your SSN on checks as identification.

* Don't have your SSN preprinted on checks.



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

Thursday, November 27th—Closed

Wednesday, December 24th—Open 8:30-1:00

Thursday, December 25th—Closed

Wednesday, December 31st—Open 8:30-1:00

Thursday, January 1st—Closed

Daylight Saving Time 
Ends Sunday November 2, 2008

NEW FEE

Please note that effective October 2008 a fee of \$5.00 will be charged for processing each garnishment or levy.

Fall GREETING

3rd Quarter

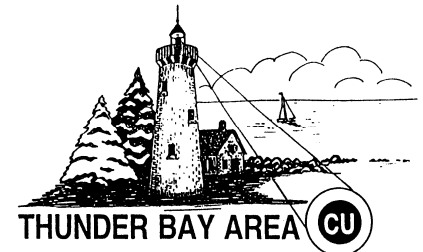
2008

INTERNATIONAL CREDIT UNION WEEK!

"It Belongs to Me" is the theme for International Credit Union Day, Thursday, October 16, 2008. "It Belongs to Me" celebrates the benefits of belonging to a financial cooperative, and for the first time in credit union history, Canadian cooperatives will share the theme in celebrating Co-op Week, October 12-18.

At your credit union, you're not just a customer. You can take pride in the fact that you're a member and an owner. As a member-owner, you have equal ownership rights with other members, regardless of how much money you have in savings. "It Belongs to Me" is testament to your role in the credit union.

Since 1948, the third Thursday in October has been designated as International Credit Union Day, a day set aside to recognize and honor those who have made the cooperative movement what it is today: a worldwide force in economic democracy. It's also a time to say thank you to the millions of members like you. Without your participation, the credit union would not exist. Your membership is appreciated.



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(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* (As Low As)	Max Term (Months)
Auto/Motorcycle Loans		
New 2008-2007	5.00%	72
Used 2006	5.25%	66
Used 2005	5.75%	60
Used 2004-2003	5.75%	54
Used 2002	6.25%	48
Used 2001 & Older	6.75%	36
Tractors		
2008-1998 (Up to \$19,999)	6.00%	60
2008-1998 (Over \$20,000)	7.00%	120
Boats, RV's & Campers		
New 2008-2007	5.25%	84
Used 2006-2003	6.75%	84
Used 2002 & Older	8.75%	24-60
Mortgages		
3 Year Balloon	5.25%	30 Year ‡
5 Year Balloon	5.50%	30 Year ‡
15 Year Fixed	6.50%	15 Year ‡
Home Equity Loan Anniversary Special!!		
	5.00%	15 Year ‡
‡ Amortization		
Visa Platinum		11.96% -12.96% Fixed
50th Anniversary Special (Up to \$5,000)		
	6.75%	36
Share Secured Loan	5.00%	n/a

*APR-Annual Percentage Rate

All Rates Subject To Change Without Notice

Rates quoted "As Low As" are our best rate and are determined by credit score. All members may not qualify for the best rate. Talk with a loan officer for more details.



Your credit union could not survive without the help of the many people who volunteer their time and talent to making the credit union run smoothly. To the people who serve on the board of directors and committees, to those who help with our annual meeting and special activities, we offer a big "thank you" for your efforts.

We realize that time is precious, and when it comes to offering your assistance, you have many choices to which you can devote your time and talent. We're glad you choose to devote at least a portion of your volunteer efforts to your credit union. Your volunteerism is what makes your credit union unique among financial institutions in making affordable financial services available to our members.



Let Your CU Help This Season

With the holidays right around the corner, it's time to take stock of your financial situation and determine whether you can handle the extra load on your budget. There are all sorts of things to consider: travel, dining out, extra groceries for holiday entertaining at home, decorations. Oh, and yes, don't forget the gifts.

If you find yourself short of funds, let your credit union remove some of the stress so you can enjoy the holidays more. We have a variety of loan products designed to fit every need and budget. Contact your credit union today, and start spending your energies on more important things, like brushing up on your baking skills and picking out the perfect wrapping paper.



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