



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 2008 and winter 2008 no later than February 28, 2009. 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. 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 2008.

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 2008 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

Ask Your CU About A Home Mortgage

Finding that perfect home - whether it's your first or an upgrade - is only half the battle. Finding the right mortgage is nearly as important. Getting stuck with a lender who's not looking out for your best interests can cost you thousands even tens of thousands of dollars over the life of the loan. High closing costs, hidden fees, adjustable rates, late charges for missing your payment by just one day, and early payoff penalties are just some of the ways unscrupulous lenders make consumers pay a hefty price for their mortgage. But not at your credit union.



We're known for giving our members the straight talk, and mortgage loans are no exception. Our closing costs are low. Our interest rates are very competitive. We'll discuss the pros and cons of a fixed-rate versus an adjustable-rate mortgage (ARM). If it turns out that an ARM is the best deal for your situation, we go to great lengths to build in safeguards to ensure things remain manageable over the life of the loan.

Whether you've got that perfect home picked out already or are just beginning to shop, call or stop by your credit union today and let us arrange the right mortgage.



Winter Newsletter

4th Quarter

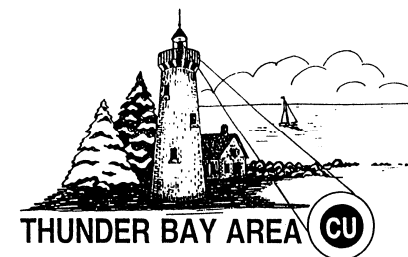
2008

How To Deter Identity Theft

Here are a few tips to help you guard against identity theft:

1. Always shred paperwork and financial documents with personal information instead of just tossing in the trash.
2. Don't carry your Social Security card in your wallet.
3. Don't write or have your Social Security number printed on your check.
4. Provide your Social Security number only if absolutely necessary and request to use another identifier.
5. Don't provide personal or credit card information on the phone, over the Internet, and through the mail unless you know who you are dealing with.
6. Do not click on links sent in unsolicited e-mails or provide personal information in response to unsolicited e-mails from "your credit union" or other "financial institution."
7. Never use an obvious password, such as your mother's maiden name, your birth date, or the last four digits of your Social Security number.
8. Always keep your personal information in a secure place at home.

DON'T BE A VICTIM



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

www.thunderbaycu.org

**E-Statements Equal
Easy Account Access**



e-Statements

Gain fast and easy access to your account information with e-statements from your credit union. An e-statement is an electronic version of your paper statement that you access via your credit union's secure Web site. The statement looks just like the one you currently receive in the mail, but it is stored electronically. Once a month, we'll send you an e-mail reminding you to check your statement, but you can check your accounts anytime you wish by visiting our Web site and logging in with your user ID and password.

E-statements are perfectly safe, more so than a paper copy because there is less chance of it being stolen or lost in the mail. You are the only one who can see them, because your user ID and password are known only to you. If you still want a hard copy of any statement, no problem, just print a copy from your own computer.

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.

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

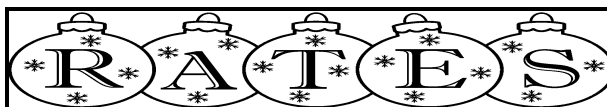



It's still not too late to open an Individual Retirement Account (IRA) for tax year 2008. An IRA is a great way to supplement your retirement income. Almost anyone is eligible for an IRA. And depending on your income, and whether your employer offers a qualified retirement plan, part or all of your IRA 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 2008 is April 15, 2009. Call or stop by today

Board of Directors

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



	APR* (As Low As)	Max Term (Months)
Auto/Motorcycle Loans		
New 2009-2008	4.75%	72
Used 2007	5.00%	66
Used 2006	5.50%	60
Used 2005-2004	5.50%	54
Used 2003	6.00%	48
Used 2002 & Older	6.50%	36
Tractors		
2009-1998 (Up to \$19,999)	5.75%	60
2009-1999 (Over \$20,000)	6.75%	120
Boats, RV's & Campers		
New 2009-2008	5.00%	84
Used 2007-2004	6.50%	84
Used 2003 & Older	8.50%	24-60
Mortgages		
3 Year Balloon	5.25%	30 Year‡
5 Year Balloon	5.50%	30 Year‡
Home Equity Loan		
‡ Amortization	5.00%	15 Year‡
Visa Platinum 	11.96% -12.96% Fixed	
Snowman Special (Up to \$5,000)	5.00%	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.



2009 ANNUAL MEETING Mark your calendar now for your credit union's 2009 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 2009 Board of Directors. This important distinction makes your credit union different from banks and other for-profit financial institutions.

There are two 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: March 14, 2009**
- Place: Alpena Golf Club
1135 Golf Course Road**
- Time: 1:00 PM—3:00 PM
(Meeting @ 2:00 PM)**

See your CU NEED A SMALL BUSINESS LOAN?
for a small business loan!

According to the Small Business Administration, our nation boasted nearly 27 million small businesses in 2006, the latest year for which statistics are available.

Our business loans are meant to match the needs of small businesses including merchant services. With merchant services you can accept credit and debit cards at your place of business. To find out all the ways we can be of service, call or stop by the credit union today.



Have you heard about the *Invest In America* campaign? Credit Union members receive a discount with GM's Xlerate program and Chrysler's **Cruise Into Cash**

Back. Discounts apply for a limited time so talk to a loan officer for more information or go to www.lovemycrreditunion.org.

