



### Christmas

It may not officially be autumn, but Christmas is just around the corner. Reminder...Christmas Clubs are available October 1<sup>st</sup>. For those who didn't start a Christmas Club last year, we are offering a Christmas Loan for up to \$2,500 @ 5% for 12 months. See Rose or Selina for details.

### Credit Life and Disability Insurance

We recently had a member stop in to thank us for explaining the benefits of disability insurance on his loan. He's been off several months due to a covered accident and he has the peace of mind that comes with knowing his loan payment is covered at the Credit Union. We also offer Credit Life insurance, which pays off or reduces the eligible loan balance in the event of a member's death. Next time you get your loan at the Credit Union, be sure to look into Credit Life and Disability Insurance.

### International Credit Union Day

Thursday, October 15<sup>th</sup>, is International Credit Union Day. Be sure to stop in that day for coffee, cider and doughnuts and sign up to win a \$100 Visa Gift Card.

*Summer fades and passes and  
October comes. We'll smell smoke  
then, and feel an unexpected  
sharpness, a thrill of nervousness,  
swift elation, a sense of sadness and  
departure. - Thomas Wolfe*

Happy Holidays!  
Peggy Stanton, Manager

Your Savings At The  
Credit Union Are Federally  
Insured To At Least  
**\$250,000**

## HOLIDAY CLOSINGS

### WE WILL BE CLOSED

**Thursday, November 26th**  
**Friday, December 25th**  
**Saturday, December 26th**

### Lobby Hours

Monday - Friday 9:00 - 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

### We Appreciate You!

Volunteers are the heart of every credit union and without their involvement, credit unions would not be able to survive. One of the main successful aspects of growth within any credit union involves the number and parts played by its volunteers. Our Board of Directors, committee members, and advisers are all volunteers, committed to serving members of the credit union. We appreciate everything our volunteers have done and extend a very big Thank You to each and every one of you!



The holidays are just around the corner and this year, especially, that may not be news of good cheer. The credit union is here to help. Our popular holiday loans are back. Use the money for whatever you need to make your holidays happy and bright. A holiday loan can actually save you money when you leave your credit cards at home. That's because department store and other credit cards may have interest rates as high as 24 percent. So you may be paying for purchases over and over again when you make only the minimum payment. With a credit union holiday loan, you'll only pay for presents, shipping and postage, decorations, food, entertainment, and other expenses once. Plus, a holiday loan can help you stick to your budget because it puts your spending on a cash basis: Plan to only spend the amount you borrow. To put the "ho-ho-ho" back into your holidays in 2009, call or stop by the credit union today.



3rd Quarter

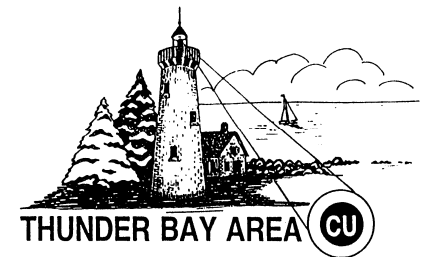
2009

Your Money, Your Choice, Your Credit Union

What do 177 million people worldwide have in common? They have joined a credit union to help them achieve their financial goals. This year's International Credit Union Week is Sunday, October 11 through Saturday, October 17, 2009, and its theme, "Your Money. Your Choice. Your Credit Union," reflects the advantages that credit unions provide their members. In the U.S., October is also designated as National Cooperative Month celebrating all cooperatives including grocery, agricultural and energy co-ops, and credit unions.

More than ever, people everywhere are seeking access to fair and affordable financial services from a provider they can trust. They've turned to credit unions where they can experience an open, democratic cooperative that puts people before profits.

*(Continued)*



**THUNDER BAY AREA**

**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)

(Continued From Cover)



This year's theme illustrates that through equal ownership and voting rights, members are in charge of their credit unions. The theme also represents the value, trust, and high-quality service that people looking for a safe place to save and a fair place to borrow find at the credit union. Thank you for making the credit union the choice for your money.

### To Your Credit

The word credit comes from the Latin word "credo," meaning, "I believe." When you get a loan from the credit union, it's an expression of trust in you and your word; you are a believable person. We don't treat you like a number: We treat you like the valued member/owner you




**Looking for a loan?**  
Your Credit Union has what you're looking for

are. So when you hear that there's no credit available, check in with us to find out the facts.

We have loans for almost any reason, including the kitchen sink. So whether you need a motorcycle or a motor home, a new roof or a finished basement, funds for back to school or a winter getaway, call or stop by the credit union. With competitive rates and flexible terms, we have a loan that will fit your budget. In fact, a consolidation loan may help you improve your personal bottom line by eliminating high interest credit card debt. When you're looking for someone to believe in you, look to the credit union.

## Board of Directors

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

RATES		
	APR* (As Low As)	Max Term (Months)
<b>Auto/Motorcycle Loans</b>		
New 2009-2008	4.50%	72
Used 2007	5.25%	66
Used 2006	5.50%	60
Used 2005-2004	5.50%	54
Used 2003	6.50%	48
Used 2002 & Older	6.75%	36
<b>Tractors</b>		
2009-1998 (Up to \$19,999)	5.75%	60
2009-1999 (Over \$20,000)	6.75%	120
<b>Boats, RV's &amp; Campers</b>		
New 2009-2008	5.50%	84
Used 2007-2004	6.50%	84
Used 2003 & Older	8.50%	24-60
<b>Mortgages</b>		
3 Year Balloon	4.50%	30 Year‡
5 Year Balloon	4.75%	30 Year‡
15 Year Fixed	5.00%	15 Year‡
Home Equity Loan	5.00%	15 Year‡
‡Amortization		
<b>Visa Platinum</b> 	11.96% -12.96% Fixed	
<b>Christmas Special</b> (Up to \$2,500)	5.00%	12
<b>Share Secured Loan</b>	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.



## 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.