



Large enough to serve you, small enough to care.

PRESIDENT'S MESSAGE

Dear Members,

"Out of sight, out of mind." How many times have you heard this old saying being used during your lifetime? As for myself, I've lost track.

This saying can be applied to many different situations but one thing we don't want to put out of mind is a lifetime savings program for ourselves and our families. Want to know an easy way to begin? Start by setting up a deduction from your payroll or retirement check into a TBA investment account (hey, you're never too old). It's amazing how quickly it can grow.

Just give Joann Anderson a call at 946-8799 and she will go over the investment alternatives that we have for you and complete your paperwork in no time flat. Or even better, stop by and see her at our South Airport Office to get the personal service you've come to expect at TBA.

Best personal regards,

John Yeomans, President

Retired? Thinking About Retiring? Talk to the Experts!

The Grand Traverse Area Retired School Personnel is a group of retired educators who meet each year. They discuss the transition between full time employment and retirement with members in the community who are either retired or considering retirement.

They have announced the date for their annual presentation, "What It's Like to be Retired". The meeting will be held on Monday, May 10, at 5:30 p.m. at our South Airport Branch located on the corner of South Airport Road and Veterans Drive.

Mark your calendars so you don't miss this beneficial seminar. Staff will be on hand to answer questions and food and beverages will be provided. See you there!

You asked for it, and now it's here

Interest Only Home Equity Loans

Save money with NO application fees and low monthly payments on an Interest Only Home Equity Loan with TBA Credit Union!

Building an addition? Planning a wedding? Buying a car? Now is the time to use the equity in your home to pay for those big ticket purchases and enjoy the advantages of incredibly low monthly payments. With interest rates at an all time low, now is the time to apply!

Call Peg at 946-8796 or Yvonne at 946-8798 for more information.

E-Statements Have Arrived!

Do you have an e-mail account? If so, you will want to sign up for e-statements with TBA Credit Union!

You will receive e-mail notification when your statement is ready. It looks just like the paper statement you've received in the mail, but in a printable PDF format.

Members who receive their account statements online will tell you e-statements are:

- **Convenient...**Get your account statement anywhere you have access to your e-mail account.
- **Fast...**Your e-statement arrives as much as 5-7 days before a paper statement.
- **Secure...**Increase your peace of mind. Accessing your statement electronically eliminates the chance it will be lost in transit or stolen from your mailbox.
- **Better for the environment...**Because paper is eliminated, e-statements are environmentally friendly.
- **Affordable...**Because the service is absolutely **FREE!**

If you are interested in receiving your statements electronically, simply visit us at www.tbacu.com, and apply to enroll or call any of our friendly member service representatives at 946-7090.

The Report Card

People on the Move



Jane Deering
Community
Development Officer

231-946-7183

JaneD@tbacu.com

Jane has recently been promoted to Community Development Officer. Her duties include serving as a community liaison, developing business relationships in the area, and managing various special projects for the Credit Union. Though active in her new position, Jane will continue to assist her current loan clients.



Jennifer Taylor
Loan Officer

231-946-7187

JennyT@tbacu.com

Jennifer, who most of you have known for 15 years, has relocated to our South Airport Branch. As always, Jennifer's quick smile and prompt attention to your requests is just a phone call away.



Yvonne Doehring
Loan Officer

231-946-8798

YvonneD@tbacu.com

Yvonne has moved to our 8th Street Branch. Yvonne specializes in Mortgage and Home Equity Loans and will show you a level of member service second to none. She looks forward to serving any of your lending needs.

New Check Provider Offers You More Benefits

We wanted to let you know that we have negotiated more value to you, our members, by offering a new check provider - Liberty checks. With better service, improved delivery time and customizable checks, we're certain you'll enjoy the new selection available to you.



Gap Insurance Coming Soon

We are excited to present a new product that offers security, stability, protection and peace of mind with each vehicle you finance! Guaranteed Asset Protection (GAP) could save you thousands of dollars on your next automobile purchase. How?

If your vehicle is stolen or damaged beyond repair, you are still liable to pay the difference, or "gap", between your insurer's settlement and your loan balance. Gap is low-cost coverage that pays the potentially high-cost difference between your settlement and your loan balance.

Gap insurance will be available this month. Be sure to ask your personal loan counselor about GAP when you finance your next vehicle with us.

A Member Asks

I currently have my car loan with another lender. How do I transfer that loan over to TBA Credit Union for a lower rate?

No problem! It's a lot easier than you think. Call or stop by to complete a loan application (yes, we can complete an application right over the phone!). You can be approved within minutes! With title in hand and the name of the institution that has your current loan, we can take care of you immediately.

Give us a call at 946-7090. Did we mention how easy it is?

TBA TRIVIA

The first US credit union was chartered in 1909 by the parishioners of St. Mary's Church in Manchester, New Hampshire. The credit union was named La Caisse Populaire Ste. Marie and is still in operation today under the name of St. Mary's Bank, a community credit union.