

TBA CREDIT UNION

Large enough to serve you, small enough to care.

PRESIDENT'S MESSAGE

Dear Members,

"Don't put all your eggs in one basket." Remember how mom and dad would say that to you as a kid growing up? Isn't it amazing how much smarter our folks have become as we've gotten older?

Have you had all of your investment dollars tied to the stock market? If so, you've experienced the roller coaster ride of a lifetime, jumping for joy one minute then having sweat run down your forehead the next as you read your brokers statement.

Give your emotions a break and put some of those dollars to work for you by investing with TBA. Whether you're looking for short term or long term investments for yourself or a loved one, remember that you get four things when you save with TBA...peace of mind, no loss of principal, a ready smile and a big "Thank you".

Best personal regards,



John Yeomans, President

Interest Only Home Equity Loans

We are excited to introduce our newest home loan product:

Interest Only Home Equity Loans! You apply just as you would for a traditional home equity loan and enjoy no application fees with the added advantage of lower monthly payments.

If you currently have an equity line with TBA but are interested in applying for the Interest Only Home Equity Loan, we will handle the transfer for you fee free! Just let us know and we will take care of the rest.

Whether you are building that addition, taking time off work to stay home with the kids, or finally starting your own business, we can help. Simply call Peg at 946-8796 or Yvonne at 946-8798 for more information.

Skip-a-Payment

If you could benefit from some financial relief, why not consider skipping a loan payment this month? With TBA's Skip-a-Payment* program, you can easily apply to skip up to two payments each year. Contact any of our friendly loan staff for more information!

*Excluding real estate, leases and credit card payments.

Harley Day

We were in touch with our wild side celebrating the special rates and fantastic payment options available with our Harley motorcycle promotion! TBA celebrated by having a Harley Day where employees were seen sporting the latest in biker attire to draw attention to the great deals.

If you are interested in a Harley, contact one of our loan officers today. We have trimmed the fat off the payments so you can afford to take a ride on the wild side this summer on your brand new Hog!



"Bay Street Harley Gals"

From left to right:
Linda Lewis
Amanda Perry
Debbie Ooley
Sheri Markin

The Report Card

People on the Move



Gail Kelly
Loan Representative
231-932-5060
GailK@tbacu.com

Gail Kelly joined the TBA Team last August. She is currently working as a Loan Representative in our 8th Street Branch bringing with her 15 years of experience. Stop by and say hello! She looks forward to serving your lending needs.

Where Are They Now?

Mej Ebright



Enjoying her grandchildren



Enjoying the outdoors

How is retirement treating 37 year long TBA Credit Union veteran Mej Ebright? Dedicated mother and grandmother, Mej spent a large part of this past winter helping her oldest son and his family make a move from Chicago to Virginia. Her passion is spending time with her three grandchildren and retirement has given her the chance to do that.

Outdoor enthusiasts, Mej and her husband Terry spend their spare time walking 4-5 miles a day, gardening, kayaking, and cross country skiing. In her spare time, Mej enjoys reading and knitting at her Leelanau County home.

TBA Community Participation

- **Adopt a Highway** If you see a few familiar TBA faces working hard along Lafranier Road, it's because we recently joined the Adopt a Highway program! When you drive by, honk your horn and give us a wave!
- **Way to Grow** The next time you stop by one of our offices, don't be surprised if you see a basket full of children's books available for our youngest members to enjoy. We have partnered with the TBAISD reading program in an effort to promote school readiness.
- **NMC BBQ** Rain might have dampened the day but certainly didn't dampen the spirits of those employees volunteering at this year's NMC BBQ!
- **Bowl for Kid's Sake** In support of Big Brothers Big Sisters, TBA once again Bowled for Kid's Sake, raising money and awareness for this great organization!
- **Traverse Golf Classic** TBA was proud to be a sponsor and participate in the Grand Traverse Area Catholic School Golf Outing, supporting local students and families.

A Member Asks...

Can I add Credit Life & Disability Insurance to my existing TBA loan?

Great question! If you have a loan with TBA and don't currently have Credit Life or Disability Insurance, we would encourage you to consider adding it to your loan. Simply complete a short questionnaire and your request will be processed immediately. The coverage is affordable and the peace of mind it provides, priceless.

If you have any questions about adding Credit Life and Disability, call a loan officer at 231-946-7090 and put your mind at ease today.

TBA TRIVIA

TBA Credit Union received its charter on Thanksgiving Day in 1955. By 1956, we had a total of 122 members with a collective asset base of \$11,656.