



Large enough to serve you, small enough to care.

PRESIDENT'S MESSAGE

Dear Members,

Service... Ever wonder why, when institutions talk about it, people's eyes glaze over like donuts (kind of like what yours are doing right now)? Simple. Because the higher-ups talk about how service is number one and no one else but them can come close to delivering it. What happens then? Reality... They are saying "Under promise and over deliver" but, in effect, what you're getting is "Over promise and under deliver".

So, what does service mean to me? Service is a seven letter word that is easy to say, easy to promote, yet challenging to achieve. More importantly, though, is *your* opinion of our service. How do you define service? What does it mean to you personally? What should it mean to your Credit Union?

With this in mind, I encourage you to complete a member survey so we can better identify your opinions about TBA and the products and services we provide. You can pick one up at any of our offices and, to make it worth your time, we'll even enter you into a drawing for a \$1000 travel voucher on Northwest Airlines.

Best Personal Regards,

John Yeomans, President

Member Survey

At TBA Credit Union, we are continually trying to maintain a higher standard of service to you. For the first time ever, we are conducting an in-depth survey to better identify your opinions about TBA and the services we provide.

Please take a moment to complete the survey. Once you have completed it, return it to us and you will be entered into a drawing for a \$1000 travel voucher on Northwest Airlines. Completed surveys must be received no later than November 1, 2004 to be eligible. If you did not receive a survey in your monthly or quarterly statement, pick one up at any of our offices!

Interest Only Home Equity Loans

Fall is here but there is still time to wrap up those projects you put off all summer. Whether you need to finish that deck or want to install new windows before winter, let TBA help with an Interest Only Home Equity Loan.

If you could benefit from low monthly payments, a competitive interest rate and no application fees, call Peg at 946-8796 or Yvonne at 946-8798 for more details.

Certificate of Deposit Specials

Are you looking for a safe way to invest your money while earning a competitive interest rate? Look no further! Simply call, visit us online, or stop by one of our offices for the most current Certificate of Deposit rates, including our specials!

TBA Website Updates

If you have recently visited us online, you may have noticed a few changes. Now available on our website is a current listing of both Certificate of Deposit and Loan rates. These rates will be updated weekly for your convenience.

To apply for a loan or purchase of CD, simply sign in to PC Homebanking. Select "Certificates" or "Loans" from the main menu and buy yourself a CD or apply for that new car loan today!

Christmas Club Funds Available 11/1/04

Your Christmas Club funds will be transferred into your regular savings account and available for withdrawal on 11/1/04. Now is the time to start or increase your payroll deduction into a Christmas Club so you are ready for holiday shopping! To open a new Christmas Club, stop by any office or visit us online at www.tbacu.com and log into PC Homebanking.

The Report Card

Celebrating 25 Years With...



Mari McCloskey

Mari celebrated her 25th anniversary with TBA Credit Union on September 10th, 2004. Starting her career with TBA as a teller, she was soon promoted to accounting and has been in bookkeeping ever since. When asked about her time with TBA, she quickly responded, "I still can't keep my desk clean! It's my goal in life!"

Her desk certainly isn't an issue with her colleagues! Here's what a few of them had to say:

"Mari's dedication has been a life saver for me. I wish everyone had her work ethic. What can I say? 25 years speaks volumes about TBA and Mari!"

Karen Browne, VP Finance/Administration

"Mari and I have been friends since attending kindergarten at the Garfield Town Hall way back in 19XX...She has been my friend for 50 years and we can't really be that old! Congrats, Mari. I hope TBA can keep you another 25 years!"

Joann Anderson, Member Services Supervisor

"Mari always gave more than 100%. She came in early and stayed late. She was always willing to help make the credit union run smoothly. Mari has always been a hard working, loyal employee."

Mej Ebright, Retired VP Finance

"Mari has always looked out for the best interests of the credit union and its owners. She has been a rock that you could count on day in and day out. Thank you for your 25 years of exemplary service."

John Yeomans, President

TBA Community Participation

- **Big Brothers Big Sisters** In support of Big Brothers Big Sisters, TBA was proud to donate four personal computers. The computers will be used in their offices to assist in the daily operations of the organization.
- **TC West Titan Cheerleaders** TBA hosted a car wash at the South Airport Branch on August 21 to help the Titan Cheerleaders raise money. The money raised will be used to support their sporting events. Go Titans!
- **Father Fred** Hat's off to our 8th Street Branch! They recently won an interoffice competition and donated their \$100 cash prize to Father Fred. The staff shopped for personal items as well as non perishables to help stock the food pantry during the Father Fred "Food for Families" food drive.

Understanding Identity Theft

The effects of identity theft can last for months and the longer inaccurate information goes uncorrected, the longer it takes to resolve the problem. Fortunately, there are steps you can take to avoid being a victim of identity theft.

- Don't give out personal information on the phone, through the mail, or over the Internet unless you have initiated the contact or are certain you know who you are dealing with.
- Don't carry your Social Security Card.
- Secure personal information in your home, especially if you have roommates or employ outside help.
- Guard your mail from theft. Deposit outgoing mail in post office collection boxes and promptly remove your incoming mail from your mailbox. If you are leaving for vacation and can't pick up your mail, have the post office hold your mail until you return.
- Guard your trash from theft by shredding charge receipts, insurance forms, bank statements, credit offers you receive in the mail, and expired charge cards you are discarding.
- Pay attention to your billing cycles. If your bills don't arrive on time, follow up with creditors. A missing bill could mean a thief has taken over your account and changed your billing address to cover his tracks.
- Cancel all unused credit accounts.

Though identify theft is a growing problem, measures can be taken to protect you and your family. Visit www.consumer.gov/idtheft/consumertopics_bk.html for more information on steps you can take to ensure you are not an identity theft victim.