

## TBA CREDIT UNION

Large enough to serve you, small enough to care.

### PRESIDENT'S MESSAGE

As I have talked with folks about our 50 years of serving members, an individual gave me a sheet entitled "1955 Cost of Living". Talk about an eye opener! While some of you remember 1955 and others weren't born yet, I thought that all of you might get a kick out of looking at some costs from the "good old days".

#### 1955 Cost of Living

House	\$10,950	Harvard Tuition	\$800 year
Avg. Income	\$4,137 year	Movie Ticket	\$.75
New Car	\$1,910	Gas	\$.23 gallon
Rent	\$87 month	Stamp	\$.03

While a great deal has changed over the last 50 years, there is one that hasn't...the care and service that TBA employees work towards providing to help meet our member's needs.

Best Personal Regards,



John Yeomans

### Online Bill Payment

#### Security, Convenience, Accuracy

If you haven't tried online bill payment, now is the time to consider the convenience of CU\*EasyPay! CU\*EasyPay lets you schedule and make payments as well as receive and pay bills.

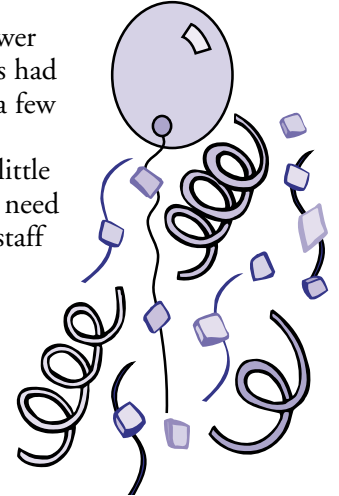
You can pay anyone, anytime, anywhere in the United States, from your mortgage lender to your newspaper carrier. You can also set up repeating payments such as a car or a rent payment. You can even schedule single payments up to a year in advance!

If you would like to enroll, visit us online at [www.tbacu.com](http://www.tbacu.com) and log in to PCHomebanking. From the main menu select "Bill Pay" and enroll! Enrollment processing takes 24 hours and then you can start enjoying the cost savings of reduced paperwork, checks, stamps, and envelopes!

If you are already enrolled, do not use the service and would like it cancelled, simply give us a call. We will un-enroll you so you can avoid the **\$6.95 monthly inactivity fee** that will take effect **November 1, 2005**. An account will be considered inactive if an online bill payment hasn't posted to your account within 30 days. Call us at 231-946-7090 if you have any questions!

## Happy 50<sup>th</sup>, TBA

It was 1955. Dwight Eisenhower was in the White House. Elvis had not yet had his first hit. And a few members of the Traverse City school system were making a little history of their own. Seeing a need to help educators and school staff with their finances, the small group pooled the \$50 needed for a credit union charter. On the day after Thanksgiving, 1955, the Traverse City School Employees Credit Union was chartered.



In those early days, funds were kept in a cigar box. Those needing a loan could take what they needed and leave an I.O.U. to be covered the next payday. It was a level of shared trust that continues today with TBA members.

Like our area, TBA has grown considerably and now provides a wide range of services to our members. Recently, TBA was chartered as a community credit union, allowing us to offer membership to anyone within a five-county area, including Grand Traverse, Leelanau, Antrim, Kalkaska, and Benzie counties. We have, however, never strayed far from our roots. We are committed to our members. Their needs. Their dreams. Their financial futures. It's why we got started. It's why we continue.

Thank you for allowing us to serve you and our communities for the last 50 years.

### Christmas Club Funds Available 11/1/05

Your Christmas Club funds will be transferred into your regular savings account and available for withdrawal on 11/1/05. 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](http://www.tbacu.com) and log into PC Homebanking.

# The Report Card

## Meet Your New Board Member - Kay Walker



We are pleased to announce that Kay Walker is the newest member of TBA's Board of Directors. She replaces the position formerly held by Peg Brace who left to pursue other interests. Semi retired and active in the community,

Kay felt this was a volunteer opportunity different from others that she is currently involved with.

A graduate of Hope College with a Master of Arts in Classroom Teaching from MSU, Kay spent 27 years as a teacher and publications advisor for Traverse City Area Public Schools. Urged by her colleagues, Kay opened her account at TBA 28 years ago to save for her first car, a '77 Chevy Malibu Classic, that she financed at the credit union.

Kay is currently working as an assistant with the Michigan Education Association. When she's not working or spending time with her husband, Dave, and their dogs, Kay is actively involved in the community. She is currently on the Board of Directors for Habitat for Humanity, the Program Committee for Big Brothers and Big Sisters, the Executive Committee for Leadership Grand Traverse, and the Executive Board for the Grand Traverse Bay Area MEA-Retired.

A devoted member of the community, Kay will keep your best interests in mind as she uses her experience to help guide TBA through another 50 years!

## Hurricane Relief

TBA has joined forces with Goodwill Industries in collecting items for those affected by Hurricane Katrina. Each office is a Hurricane Relief Drop-Off Site. Items most in demand are socks, soap, toiletries, and non perishable foods. If you are interested in making a cash donation, checks can be made payable to either the Salvation Army or the American Red Cross. Please join us in our efforts to assist those in need.



And the winner is...



Congratulations, Fred and Deanna Bateson! Members since 1992, Fred and Deanna were determined to win a Grill, Gear or Spa package. Their strategy? Refer as many friends and family members to TBA Credit Union during the three month long summer promotion. For each referral, their names were entered into the drawing. The approach worked and now Fred and Deanna are enjoying the remaining days of summer with a Grill Package worth \$750!

## First Time Car Buyers

### *No Credit? No Problem!*

If you are a first time car buyer with little or no credit and have a qualified co-borrower, you are eligible for our premium auto loan rates!\*

Save money with 6.24% annual percentage rate for 60 months on a 2001 or newer vehicle! Or take advantage of 6.49% APR for 36 months on a 2000 or older vehicle.

Don't miss this opportunity to receive a premium car loan rate when you finance your first automobile with TBA Credit Union! This offer is good through October 31, 2005 so start shopping today!

\*Subject to approval.

**Hours** Monday-Friday 9:00-5:00

**Holiday Closings**

Thursday, November 24  
Friday, November 25

Monday, December 26  
Monday, January 2, 2006