

## TBA CREDIT UNION

Large enough to serve you, small enough to care.

### PRESIDENT'S MESSAGE

#### In Memory of Board Member Ilene Hutchinson

On February 25, 2006, the credit union lost a good friend with the passing of Ilene M. Hutchinson.

Ilene joined the board of directors in 1986. In addition to her 20 year tenure with TBA, Ilene worked 32 years for the Traverse Bay Intermediate School District and was very active with the Grand Traverse Ski Club and the Central United States Ski Association.

Friends and family will remember Ilene's quick wit, her sense of humor, and the gift of laughter she shared. Her TBA family will remember her commitment to the credit union. Thank you for 20 years of dedicated service, Ilene. You will be missed by all of us.

Best Personal Regards,



John Yeomans, President



#### Convenient East Side Location

#### *TBA Credit Union – East Traverse Catholic Federal Credit Union*

TBA Credit Union partnered with East Traverse Catholic Federal Credit Union in 1998 to create a joint office conveniently located on the east side of town. Located at 746 Munson Avenue, this full service joint branch is open Monday through Friday from 9 a.m.-5 p.m. and offers a drive-up ATM and experienced staff to assist you with all of your banking needs.

Whether you are financing a new vehicle, need to open a new account, or want to invest your income tax return, stop by and let our friendly representatives help you!

#### Membership Passwords

#### *Reduce the Risk of Fraud!*

To protect your private information, you will be asked for a password each time you call a phone representative for account information. We are asking all of our members to apply a password to their account in an effort to prevent fraud.

If you haven't applied a password to your account, simply visit us online at [www.tbacu.com](http://www.tbacu.com) and click on the Password Form link, stop by one of our offices, or call us at 231-946-7090 and we can mail or fax you a Password Form.

#### Nominations for Board Seats Open

The Nominations Committee of the TBA Credit Union makes the following report after their final meeting. The following nominations for the expiring terms on the board of directors are made for the 2006 Annual Election:

- Robert Warner
- Robert Witkop
- Stephen Merten

Please post these names and inform the members as per the by-laws. The committee also requests that, following the board's setting of the date for the 2006 annual meeting, you make an elections calendar, in accordance with the by-laws.

Respectfully Submitted,



Michael R. Johns  
Chair, Nominations Committee

#### TBA Teams with MEEMIC Insurance/Harvitt Agency *If it can be insured, it can be financed!*

Last year, TBA was excited to team with MEEMIC Insurance/Harvitt Agency to offer members the opportunity to conveniently finance their vehicle, boat or RV purchase at the same time they were insuring it. When you purchase insurance, representatives at the Harvitt Agency can provide you with the most current rate information, discuss term options, and calculate payments to help you determine which financing option best fits your budget.

In addition, if you are a school employee, you may be eligible to obtain auto, home, boat, and umbrella insurance at reduced rates through MEEMIC Insurance/Harvitt Agency. Since 1950, MEEMIC has been providing affordable high-quality coverage to the educational community. For more information, contact the Harvitt Agency for your free, no obligation consultation and quote at 231-946-3022 or 1-800-520-0575. And don't forget to ask about their new teacher discount if you are a newly certified educator!

#### Annual Meeting

TBA Credit Union will hold its annual meeting at 5:30 p.m. on Wednesday, April 26, 2006. The meeting will take place at the Hagerty Center at Northwestern Michigan College, 715 East Front Street, Traverse City.

# The Report Card

## New VP of Lending — David Buffum



TBA is proud to announce the recent hiring of David Buffum, Vice President of Lending and Special Projects. David will be responsible for coordinating and overseeing the operations of mortgage lending, consumer lending, commercial lending, credit cards, collections, and new project development. Prior to joining TBA, David was a commercial loan officer for a national bank in Traverse City.

David is a long time resident of Leelanau County and serves on the Board of Education for Suttons Bay Schools. He is a graduate of Northwestern Michigan College and also holds a Bachelor's Degree in Economics from Eastern Michigan University. He lives in Suttons Bay with his family.

## No April or May Loan Payment?

How would you like to be able to skip a spring loan payment? TBA Credit Union would like to help you free up some cash this season by offering you the opportunity to skip a loan payment in April or May. Whether you want to catch up on some post holiday bills or put aside some money for that summer vacation, now is the time to take advantage of this extraordinary program.

Existing loan holders can choose to skip up to two payments per year on any loan excluding real estate, credit cards, and leases. All loans must be current to qualify. Taking advantage of this offer is easy! Simply complete the Skip-a-Payment Request below and submit your application to any one of our friendly loan officers.

### *Spring Skip-a Payment Request*

Name \_\_\_\_\_

Daytime Phone \_\_\_\_\_

### *Skip-a-Payment Month*

April \_\_\_\_\_ May \_\_\_\_\_

Account # \_\_\_\_\_ Account # \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

PLEASE READ THIS IMPORTANT INFORMATION: By signing above, you authorize TBA Credit Union to advance your loan due date by one month and understand that this may extend the maturity date of your loan. A \$30 processing fee will be added to the balance as well as interest due on each loan you choose to skip. Interest will continue to accrue on the unpaid balance during the month you skip your payment. When payments resume, the unpaid interest will be collected first. Members must be in good standing and all loans current to participate. TBA reserves the right to refuse any skip payment request. Real estate loans, leases, and credit cards are not eligible for the skip payment program. No more than two skip payments per calendar year will be allowed per loan.

## TBA Credit Union Privacy Notice

TBA 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 information. If you have any questions, please contact a member service representative at 231-946-7090.

### *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. This 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 TBA 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 and members of our official family who have a specific business purpose in utilizing your data. Our employees and our official family 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*

TBA 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.

**Hours** Monday-Friday 9:00 a.m.-5:00 p.m.

**Holiday Closings** Good Friday, April 7 from Noon-3p.m.