

## TBA CREDIT UNION

Large enough to serve you, small enough to care.

### PRESIDENT'S MESSAGE

Dear Members,

You've heard that the only constant in life is change. The same is true when it comes to technology and your credit union. If you've visited us on-line recently, you've probably noticed a few changes. If you haven't, take a moment and let us know what you think of the updates we've made to our website.

In addition to the website, we're also changing the way you pay your bills on-line. This fall, upgrades to CU\*Easy Pay! will make on-line bill payment faster and easier. For those of you who haven't tried CU\*Easy Pay!, now is the time to enroll. We have waived the activation fee, lowered the usage fees, and even have a sneak preview of CU\*Easy Pay! in action available on our website.

Change. It's constant. Just like our commitment to offering you leading edge on-line services using the most up-to-date technology available.

Best Personal Regards,



John Yeomans

### Another Great Reason to Start Saving for Retirement! *Retirement Accounts Insured to \$250,000 by NCUA*

Earlier this year, the National Credit Union Administration (NCUA) increased the insurance coverage on retirement accounts from \$100,000 to \$250,000. What does this mean for you? That you can save with confidence at your credit union knowing the money you have invested towards your retirement is insured to \$250,000.

Retirement accounts insured to \$250,000 will be insured separately from other accounts at the credit union which will continue to be insured to \$100,000. To learn more about NCUA insurance coverage, email us at [tba@tbacu.com](mailto:tba@tbacu.com) or call us at 231-946-7090 and ask for the brochure entitled "Your Federal Share Insurance".

### CU\*Easy Pay! Is Getting a Face Lift!

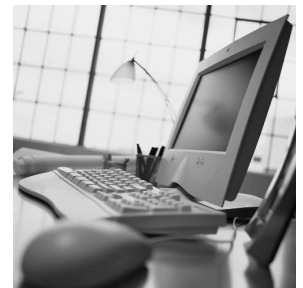
On September 30, 2006, the CU\*EasyPay! on-line bill payment application is being upgraded. A new centralized "Payment Center" lets you see all of your pending bills and recent payment history in one place. New features such as same- and next- day payment options, setting up a biller with just a phone number, and email reminders of bills coming due will make it easier and faster than ever before to pay your bills on-line. You can still track payment history, sign up to receive e-bills, and pay anyone you want, anytime you want, with the click of a mouse!

If you haven't enrolled yet, now is the perfect time to check it out! You can enroll by clicking the "Pay Bills" button in CU@HOME. For members that already use CU\*EasyPay!, we hope you enjoy the new look and the great new features!

### Our Website has a New Look!

Our website just got a face lift! You will still find us at [www.tbacu.com](http://www.tbacu.com) and have convenient access to your accounts, the latest savings and loan rates, and information on all of our products and services.

In addition to the fresh new look, you'll notice other new features on our updated website.



- Access the login to Home Banking directly from the upper right hand corner of the homepage.
- Review the right hand column of the homepage for the most up to date information on new services offered by TBA.
- Take advantage of periodic loan and certificate of deposit specials only available on-line.
- Easily navigate from one page to the next as you tour our site.
- New "Especially for Educators" link connects you to services designed exclusively for school employees.

If you have any questions or want to share your comments about the new site please visit us on-line at [www.tbacu.com](http://www.tbacu.com) and click on "Tell us..." located in the right hand column of our website or call 231-946-7090.

## TBA COMMUNITY PARTICIPATION

### Classroom Grants

With so many budget cuts and an increased need for school funding, TBA Credit Union and MEEMIC Insurance/Harvitt Agency have partnered to offer educators in Antrim, Benzie, Leelanau, Grand Traverse, and Kalkaska counties an opportunity to enhance their students' classroom experience.

This unique partnership was formed with the single purpose of giving back to the educational community by offering financial assistance in the form of small grants. Committed to our students and the educators who are dedicated to their enrichment, TBA Credit Union and MEEMIC Insurance/Harvitt Agency are proud to sponsor this Classroom Grant.

For an application, visit us on-line at [www.tbacu.com](http://www.tbacu.com) and click on Especially for Educators or call Robin Ahart at 231-932-5035.

### Need a Loan? We Can Help!

It's your anniversary. You need to find a gift (flashy, expensive, we know the kind) but you really want to plan that hunting trip with the guys this weekend. How are you going to do both? Simple. Just call your credit union. We can help.

Borrowing money is a fact of life. Fortunately, TBA makes it easy with an experienced loan staff, competitive interest rates, and a variety of lending solutions to meet your needs. Financing is the easy part. Explaining the hunting trip on her anniversary? We'll leave that to you.

For more information on the variety of lending options available at your credit union, simply call us at 231-946-7090 or visit us on-line at [www.tbacu.com](http://www.tbacu.com).

### Heading South for the Winter? *We need your address!*

If you spend the winter outside of the area, don't forget to give us your winter address so we can ensure timely delivery of your credit union statements. Also available are monthly e-statements. Safe, fast and environmentally friendly, e-statements are a convenient alternative to your traditional paper statement. To learn more about e-statements or to enroll, call us at 231-946-7090.

### Meet Your New Board Member



#### *Kathy Maisonville*

"The integrity and professionalism of the staff, their commitment to the community, and their 'can do' attitude" motivated Kathy Maisonville to serve as the newest member on TBA Credit Union's Board of Directors.

Earning a BS in Comprehensive Science and a Masters in Education from Miami University in Oxford, Ohio, Kathy went on to earn a second graduate degree in administration from Central Michigan University. Retired after 35 years in education, Kathy currently serves as the Executive Officer of the Home Builders Association of Grand Traverse.

Kathy has been an active member of the community and served several organizations including the Leelanau County Truancy Task Force and the Business and Professional Women's Association. Kathy has also served on the GTB Indian Education Parent Advisory Board and the Regional Staff Development Board of Directors and contributed time to the Leelanau County Emergency Planning Commission. When she's not working or volunteering, Kathy enjoys working on her home, taking walks along the beach and reading.