

TBA CREDIT UNION

Large enough to serve you, small enough to care.

PRESIDENT'S MESSAGE

A recent report states that national savings are at a 74 year low. With that in mind, it's important that we do everything we can to help young people learn how to achieve financial security – from learning how to spend money wisely now to thinking about saving for the future.

Our tradition of service and leadership in the community make TBA Credit Union a great resource for your kids. We can help them better understand the credit union difference...better rates, lower fees, and personal service that ensure all members know how to manage money.

Join us in April as we celebrate the introduction of three new youth products designed to raise financial awareness among our kids. Whether your kids want to save for a new bike or apply for their first loan, you can trust TBA to take care of your family generation after generation.

Respectfully yours,



John Yeomans

You Asked for it... We Listened! Introducing Youth Accounts

In response to your requests for youth accounts, TBA Credit Union is excited to introduce a collection of products designed exclusively for our younger members!

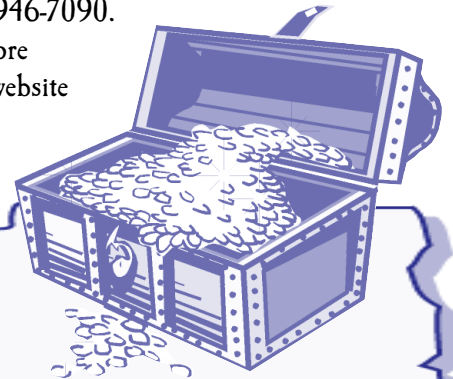
Change Savers - A savings plan for kids up to age 12, the account includes a punch card to encourage savings and an opportunity to be entered into a quarterly drawing for a \$50 savings deposit.

iTeens - A savings account for our members between 13 and 15, this is the perfect way to start saving allowance money or earnings from a part time job and includes an opportunity to win a \$50 savings deposit each quarter.

Campus Club - For members age 16-25, this is a great opportunity for members interested in opening their first checking account, applying for their first loan, and securing their first Visa.

For details, stop by one of our offices or give us a call at 231-946-7090.

You can also find more information on our website at www.tbacu.com.



Kids... Stash your Cash at TBA!

Ahoy, Mateys!

Shiver me timbers! TBA Credit Union is the place to be on **Saturday, April 21, 2007!**

Celebrate Kids' Day from 10 a.m. to 2 p.m. and enjoy...

GAMES! FOOD! HOURLY DRAWINGS! PRIZES!

Several lads and lassies stashing their loot in a youth account at TBA will win one of over **\$500 in prizes!**

Join us on Kids' Day ... it's the perfect time to make savings a habit! Arrr!

TBA COMMUNITY PARTICIPATION

• Classroom Grants

TBA Credit Union was proud to partner with MEEMIC Insurance/The Harvitt Agency and award nine Classroom Grants for the 2006/2007 school year. These grants were awarded to educators, administrators and education support personnel. From books and gym equipment to robots and field trips, over 1600 students will benefit from these awards!

Congratulations to...

Josh Rothwell, Third Grade Teacher
Kingsley Elementary School

Judy McPhee, Kindergarten Teacher
Old Mission Elementary School

Katherine Wolterink, Language Arts
Benzie Central High School

Shar Bogard, Library Coordinator
Glenn Loomis Elementary School

Tamara Batcha, Spanish Teacher
TCAPS Montessori

Jami Gray, Physical Education
Elk Rapids Middle School

John Failor, Sci-Ma-Tech Director
Traverse City Central High School

Lisa Craker, Sixth and Seventh Grade Principal
Traverse City East Junior High

Staci Short, Science Teacher
Kalkaska High School

To learn more about this year's recipients or for more information on the grant program, visit us online at www.tbacu.com and click on **Especially for Educators**.

• Other Community Participation

TBA Credit Union continued its support for the following:

TC Central Hall of Fame

The Father Fred Foundation

Michigan Council of Teachers of Mathematics

- Math Challenge

Michigan Society of Professional Engineers

- Mathcounts

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.

Retired or Thinking About Retiring? *Talk to the Experts!*

The Grand Traverse Area Retired School Personnel is a group of retired educators who meet each year to discuss the transition between full time employment and retirement. They offer their expertise to members in the community who are either retired or considering retirement.

Join us for their annual presentation, "What It's Like to be Retired", on Thursday, May 10, 2007. The meeting will be held at 6 p.m. in our South Airport Branch. Staff will be on hand to answer questions and food and beverages will be provided! We look forward to seeing you there!