



CREDIT UNION

Locally connected. Personally invested.

The Report Card

P: 231/946-7090
800-678-0987

PRESIDENT'S MESSAGE

Dear Members,

Current economic conditions have put a financial strain on financial institutions nationally, primarily because of their investments in sub-prime* loans. Rest assured that TBA Credit Union does not invest in sub-prime loans.



For more than 50 years, TBA Credit Union has remained strong while supporting and serving our local communities. We have a very diligent Board of Directors comprised of dedicated volunteers living in the five-county area ensuring that the financial safety and soundness policies of the credit union are observed.

Your accounts are insured by the National Credit Union Association (NCUA) and backed by the full faith and credit of the United States Government. Visit www.tbacu.com and click on "How your Accounts are Insured" for more information. Founded by and for our members, TBA Credit Union will continue to provide a secure financial atmosphere for you.

Keep Smiling,

Karen Browne

*Sub-prime lending is the practice of making loans to borrowers who do not qualify for the best market interest rates because of their deficient credit history. Sub-prime lending is risky for both lenders and borrowers due to the combination of high interest rates, poor credit history, and adverse financial situations usually associated with sub-prime applicants.

Heading south for the winter?

We need your address to ensure timely delivery of your credit union statements. Also available are monthly e-statements, a safe, fast, and environmentally friendly alternative to your traditional paper statement!

DOUBLE FEATURE

Introducing Visa Debit Cards

A fast, convenient, and safe way to pay!

All debit card holders will receive a new Visa Debit Card and a new PIN number by November 17, 2008! Once activated, the new card will work exactly like your current card with these show-stopping extras:

- Deposited funds are immediately available.
- Pending transactions can be viewed online.

Remember to notify companies processing automatic monthly payments with your debit card. They will need your new card number and expiration date to continue processing payments. Use your current card through November 16, 2008, and then start using your new TBA Credit Union Visa Debit Card and PIN number with ease and confidence beginning November 17!

Improved Credit Card Processing

Makes your TBA Visa even easier to use!

COMING ATTRACTION! Effective November 17, 2008, members can access their Visa history online and transfer available Visa balances to any TBA Credit Union savings, checking or loan account **FREE**. In addition, Visa payments will be credited ***the day they are made!***

Continue to use the same Visa Credit Card and PIN number for convenient ATM access.

COMMUNITY PARTICIPATION

• Classroom Grants

TBA Credit Union, in partnership with MEEMIC Insurance/The Harvitt Agency, kicked off the 2008/2009 school year with a Classroom Grant benefiting over 300 students at Traverse City East Junior High. Brandi Reynolds will use the funds to purchase microphones and headphones so eighth grade students can create digital stories about historical events. Congratulations, Mrs. Reynolds!



Karen Browne, President/CEO, TBA Credit Union; Deb Pascoe, teacher; Brandi Reynolds, teacher and grant recipient; Merrill Harvitt, MEEMIC Insurance/The Harvitt Agency.

• Father Fred

Join the staff of TBA Credit Union for a food drive benefiting the Father Fred Foundation. Non-perishable food items such as peanut butter, jelly, pasta, and canned goods as well as necessities like soap and toilet paper can be dropped off at any TBA Credit Union branch office between September 29 and October 3.

Quicken & QuickBooks Now Available!

Members can now download transactions to the latest versions of Intuit Quicken and QuickBooks! Visit the "Downloads" section of your *It's Me 247* online banking account for more information!

10 Year Anniversaries

Patti is a wonderful asset for the credit union. She performs her duties efficiently and with a high degree of accuracy. Her attention to detail and dedication to providing exceptional service is truly a benefit to credit union members.

- Pamela Voss, Chief Financial Officer



Patti Fyfe
Accounting Representative
pattif@tbacu.com
231-922-9737

Working with Yvonne over the past ten years has been a pleasure. Caring and thoughtful, Yvonne always has members' best interests at heart. Yvonne's dedication, commitment, and reliability has earned her the trust of members and colleagues alike. - Peg Klein, Chief Lending Officer



Yvonne Doehring-Gay
Mortgage Officer
yvoned@tbacu.com
231-946-8798

Robin's heart always leads the way to exceptional member service. She's always brainstorming ideas and her enthusiasm spreads everywhere. She is dedicated to the Credit Union, the community and the staff. Robin is a pleasure to work with!

- Karen Browne, President/CEO



Robin Ahart
Marketing Coordinator
robina@tbacu.com
231-932-5035

Happy 20th Anniversary

Marita Liss started her career as a TBA Credit Union member service representative in 1988 and was soon promoted to a full-time position. Marita has served as our Membership Officer for over 18 years at the 8th Street branch. She reviews all membership applications and helps manage the credit union's IRA and deferred compensation portfolios. Here's what a few of her colleagues had to say:



Marita Liss
Membership Officer
marital@tbacu.com
231-922-9750

"All the members love her and know if they have a problem Marita is the one who can solve it. Marita is amazing, fun, and an inspiration to us all!"
- Patty Patton, Member Service Supervisor

"Relationships have been the key to Marita's success. Marita has received numerous compliments describing her as friendly, professional, helpful, caring...the list goes on and on. Thank you for 20 years of dedicated service, Marita!" - Karen Browne, President/CEO

"She is well respected by all of her co-workers and members alike." - Joann Anderson, Member Service Manager

"Marita knows what great member service is all about and delivers it with a smile!" - Jennifer Taylor, Dealer Direct Program Manager