



CREDIT UNION

Locally connected. Personally invested.

# The Report Card

P: 231-946-7090  
800-678-0987  
www.tbacu.com

## PRESIDENT'S MESSAGE

Dear Members,

Do I dare say the words "financial peace" in today's turbulent economy? You bet! Now is the perfect time to reclaim your finances and start planning for your future. Consumers have spent decades gratifying themselves now and paying for it later. Unfortunately, "later" has caught up with us. Now it's back to basics and your credit union is here to help.



TBA Credit Union is facilitating a 13-week course with nationally syndicated radio talk show host Dave Ramsey. All members are welcome to view a free preview session of Dave's class. For more information, simply call or visit one of our branches so you can do as Dave says and live today like no one else so later you can LIVE like no one else!

In Peace,

Karen E. Browne,  
President - CEO

## Notices go Electronic!

Non-sufficient funds (NSF) notices are now available online! Members can subscribe to eNotices and receive all notices electronically by visiting the It's Me 247 secure Message Center and clicking on 'My Messages'. For more information, visit [www.tbacu.com](http://www.tbacu.com) or call 231-946-7090.

## Heading South?

If you are traveling 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 eco-friendly alternative to your traditional paper statement.

## TBA Credit Union Goes Greener!

We are excited to announce plans to "go greener" with the engagement of eDOC Innovations, a national leader in paperless solutions since 1992. As a long-time community supporter, we recognized the need to reduce our reliance on paper and become even better stewards of the environment. What will this mean for you?

With the installation of electronic signature pads, you will have the choice of receiving a paper receipt or simply viewing your transaction history through It's me 247 online banking.

Additional efforts TBA Credit Union has made to "go green" include offering members eco-friendly services such as eStatements, online banking and bill payment, eNotices, and eAlerts. For more information on these products and services or to learn more about our green initiatives, call 231-946-7090.

## Holiday Shopping Made Easy

**Christmas Club funds will be transferred into your regular savings account and available for withdrawal on November 1, 2009.**

**Now is the time to increase payroll deductions into a Christmas Club to prepare for holiday shopping next year! Benefits of a Christmas Club include no minimum deposit requirements, no monthly maintenance fees, and convenient 24-hour access through online banking and VERA.**

**To open a new Christmas Club, visit It's me 247 online banking or stop by any office and speak with a new accounts representative!**

## COMMUNITY PARTICIPATION

### • Blood Drive

The Michigan Community Blood Centers blood bus was on-site at the Cedar Valley office on Friday, August 7 for a record-breaking event! Twenty people gave blood during the three hour drive including four first-time donors. Up to 80 lives were saved as a result of their generous donations!

### • Financial Peace University

Ten families are eagerly learning how to make their money work for them with Dave Ramsey's 13-week seminar Financial Peace University. To see a preview lesson, call 231-932-5035.

### • Classroom Grants

**TBA Credit Union**, in partnership with MEEMIC Insurance/The Harvitt Agency, will once again offer area educators a creative way to fund projects with the Classroom Grant program. Since the program started in 2006, 26 grants have been awarded totaling \$12,000. For more information, visit [www.tbacu.com](http://www.tbacu.com) and click on Especially for Educators.

## Payment Due-Date Changes

To comply with new government regulations on credit card and line of credit loans, payment due-dates will be extended to the 28th of each month giving you three extra days to make your payment! Any loans set up with automatic funds transfers will not be affected.

## Save Money on Disability Insurance!

Effective October 1, all credit disability premiums will be lowered from \$2.05 monthly per \$1,000 of the loan balance to \$1.60 per \$1,000 saving members even more money on this already affordable coverage! The change will be effective on all current and new loans.

TBA Credit Union will also be offering a product not available in the past. Members applying for new loans can now choose joint disability insurance. For more information on any of the credit union's product protection plans, call 231-946-7090 and ask for a loan representative today!

## Five-Star Performance!



TBA Credit Union is proud to announce another five-star "**SUPERIOR**" rating from Bauer Financial, an unpaid agency which has been reporting on and analyzing the performance of banks and credit unions for over two decades.

## Anniversaries

"Mari is a tremendous asset to the accounting department and the credit union as a whole. Having worked in many different areas within the credit union over the past 30 years she has amassed a wealth of knowledge that she gladly shares with staff every day. I am honored to have Mari as part of my team."



Mari McCloskey  
Accounting  
Representative  
[marim@tbacu.com](mailto:marim@tbacu.com)  
231-946-7182  
**30 years**

*-Pamela Voss  
Chief Financial Officer*

"I have known Jennifer Taylor since I joined the staff at TBA Credit Union. Jennifer is one of the kindest people I know and will always go the extra mile to provide excellent service to our members. She is always one of the first to step up and volunteer for whatever needs to be done. I could not ask for a better team member and friend."



Jennifer Taylor  
Branch Manager  
[jennyt@tbacu.com](mailto:jennyt@tbacu.com)  
231-946-7187  
**20 years**

*-Peg Klein  
Chief Lending Officer*

"We knew when Diane came to us 10 years ago that she was going to be a great addition to the team. Members love her, especially because she remembers them and always makes them feel special. Diane is very dependable, organized and an excellent representative of TBA Credit Union. I am proud to call her my friend."



Diane Koch  
Head Teller  
[dianek@tbacu.com](mailto:dianek@tbacu.com)  
231-932-5041  
**10 years**

*- Joann Anderson  
Member Service Supervisor*