



Locally connected. Personally invested.

# The Report Card

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

## PRESIDENT'S MESSAGE

Dear Members,

I would like to acknowledge our Board of Directors for their active roles in supporting the credit union. TBA Credit Union continues to grow and rise above the challenges that are affecting so many financial institutions across the nation. Your elected board members have embraced their responsibilities and continue to support the growth and innovation that keeps us strong during this recession.

If you have the opportunity to meet one of the individuals listed below, please thank them for their service. After all, they are serving you!

Steve Merten, Chairman	Tom Barnhart, Treasurer
Kay Walker, Vice Chairman	Robert Witkop, Director
Robert Warner, Secretary	Doug Schroeder, Director
	Kathy Maisionville, Director

Respectfully,

Karen E. Browne  
President - CEO



## Summer '09... New Holiday Hills ATM!

Members will soon enjoy the convenience of a remote ATM on the east side of town! The first of its kind in Northern Michigan, TBA Credit Union's new Holiday Hills ATM is...



...**eco-friendly** - no envelopes required for deposits!  
...**convenient** - easy to use and available 24/7!  
...**customizable** - personalize transactions!

Use the new Holiday Hills ATM before August 31 and be entered to win a portable GPS navigation system!

Look for the new ATM on the corner of US 31 N and Holiday Road next to Walgreens (formerly the Holiday Hills Car Wash).

## NSF Notices go Electronic! TBA Credit Union is going "green"!

On Wednesday, August 1 non-sufficient funds (NSF) notices will no longer be mailed. Members can now 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).

## Subscribe to eAlerts!

Receive critical information about your accounts quickly and securely with eAlerts! Email alerts remind members of upcoming loan payments, current account balances, and deposits or payments electronically posted to accounts. Simply visit 'My Messages' in your *It's Me 247* online account to subscribe!

## A Carnival of Bugs!

Over 400 people attended TBA Credit Union's 3rd Annual Kids' Day on Saturday, May 9. Special guests included Michigan State Trooper John Arthur (who processed over 90 child safety identifications), Suntan of the Beach Bums, and retired TCAPS Librarian Marilyn Skay.



Jessica and Suntan

## ADDRESS CHANGE

Our mailing address has changed!  
Please send all correspondence to:

**PO Box 1049**  
**Traverse City, MI 49685-1049**

This change is effective immediately.  
To ensure timely delivery of loan payments, deposits,  
and other important credit union documents,  
please update your records.

Correspondence  
P.O. Box 1049  
Traverse City, MI 49685-1049

Main Office  
3033 Cedar Valley Drive  
Traverse City, MI 49684

924 East Eighth Street  
Traverse City, MI 49686

537 Bay Street  
Traverse City, MI 49684

## COMMUNITY PARTICIPATION

- **Big Brothers Big Sisters**



TBA CU Gutter Babes

Four TBA Credit Union teams participated in Bowl for Kids Sake benefiting Big Brothers Big Sisters and raised a record-setting \$3500 in pledges for the organization!

- **Arthritis Foundation**

Employees donated a Saturday morning to volunteer and participate in the 2009 Arthritis Walk held at the Traverse City Holiday Inn.



- **March of Dimes**

For the first time, TBA Credit Union employees partnered with the March of Dimes and counted pledges during the organization's annual March for Babies walk.

- **Teacher Appreciation at Wuerfel Park**

The Beach Bums teamed up with TBA CU for a very special night at the ball park. Educators were celebrated on June 9 and several teachers and administrators had fun participating in the crazy between-innings contests!

- **Road Clean-Up**



Staff and their families spent an evening picking up debris along LaFranier Road in a continuing effort to keep our community beautiful.

## TBA CU Visa Credit Cards

*Rates remain constant for 10 years!*

As borrowers continue to see higher interest rates, sudden fee increases and reduction in credit limits, securing an affordable credit card becomes more challenging each day. Your credit union has a solution.

Apply for a TBA CU Visa Credit Card with confidence knowing there are no hidden conditions or gimmicks. Best of all, TBA Credit Union's Visa rates have not increased for over ten years! Can you say that about your current credit card company? For more information about TBA CU's credit card program, call 231-946-7090 and ask for a Loan Representative.

## Outstanding Educator Awards

*Eleven recipients honored!*



TBA Credit Union, the Traverse City Area Chamber of Commerce and the Traverse Bay Area Intermediate School District are proud to announce the 2008-2009 Outstanding Educators.

**Jackie Richter**, Interpreter  
TBA ISD

**Jami Gray**, Teacher  
Elk Rapids Public Schools

**Susan O'Connor**, Teacher  
TBA ISD

**Michelle VanKleek**, Teacher  
TCAP Schools

**Cheryl Schmuckal**, Teacher  
GTAC Schools

**Kathy Angove**, Teacher  
TCAP Schools

**Deborah Pahssen**, Teacher  
GTAC Schools

**Matt Dumon**, Teacher  
TCAP Schools

**Cathy Kangas**, Teacher  
Benzie County Central Schools

**Marilyn Eldred**, Secretary  
TCAP Schools

**Dan Tiesworth**, Administrative Intern/Athletic Director  
TCAP Schools

## COMING SOON!

*Dave Ramsey's Financial Peace University*

Learn how to reduce debt, build wealth, and make your money work for you with Dave Ramsey's Financial Peace University. The 13-week series of classes will teach you how to gain control of your personal finances and change your future for the better!

A free preview lesson and informational session will be held on July 13 and July 20 at 5:30 p.m. at the Cedar Valley Drive office. Call 231-932-5035 to reserve your seat!

## TRAVERSE CITY BEACH BUMS

*Join Kids' Club  
and get free tickets!*

Suntan & Sunburn, the Beach Bums loveable mascots, invite you to become a member of the Beach Bums Kids' Club, an exclusive MEMBERS ONLY club for kids 12 years and under.

Join the club, and receive benefits and perks throughout the 2009 season, including game tickets!

