

TBA CREDIT UNION

Large enough to serve you, small enough to care.

PRESIDENT'S MESSAGE

What could be better than sunshine, warm spring air, and green grass? A dedicated and caring staff! Leading this team is an honor. Their ability to work together and reach their goals helps make TBA Credit Union an institution worthy of your membership.

To celebrate the TBA Team's achievements, last month staff enjoyed a day dedicated to development and appreciation. Motivational speaker Yodit Mefin-Johnson and NMC Business Advisor Darrell Rogers reinforced the value of member service and the importance of team work.

Marie Zapf, Nina Steep, and Debbie Mulready were honored for excellence in service. Joann Anderson and Mari McCloskey were awarded for perfect attendance in 2007. Final recognition went to Robin Ahart for "Employee of the Year." Robin is always promoting ideas and provides exceptional support for staff and credit union members.

The day couldn't have ended better. Staff honored me with a gift and a book full of personal messages commemorating my recent promotion to CEO. Knowing I have their support reinforces my confidence in TBA Credit Union's future.

Keep Smiling!



Karen E. Browne



Mortgages Available

Over 100 options to fit your lifestyle!

Home ownership is more affordable than you think! Apply online at www.tbacu.com to learn how much you qualify for and see what your estimated monthly payment will be. Our skilled mortgage department will review over 100 programs to help you find the option that best fits your needs.

From prequalification to final closing, we'll be with you every step of the way! For more information, contact Peg Klein at 231-946-8796 or Yvonne Doehring-Gay at 231-946-8798.

Community Participation

Classroom Grants continue to be a hit with area educators!

TBA Credit Union, in partnership with MEEMIC Insurance/The Harvitt Agency, has awarded five Classroom Grants for the 2007/2008

school year. Stephanie Jackson, first grade school teacher at Central Grade School, was the first grant recipient of the year! The funds were used to purchase a "Time for Kids" magazine subscription for each first grade student. The magazine incorporates reading and writing while integrating science, social studies, and math.



Sharon Dionne, Principal, Central Grade School; Stephanie Jackson, teacher and grant recipient.

2nd Annual KIDS' DAY FEATURING SUNTAN OF THE BEACH BUMS!

Families are invited to join us on Saturday, April 12 for our 2nd Annual Kids' Day with special guest Suntan of the Beach Bums! Kids can sign up for Sunburn and Suntan's Kids Club, win Beach Bums tickets, and enjoy ballpark fare from 10 a.m. until 2 p.m. Games, giveaways and good times are expected so mark your calendars today!

Celebrating 25 Years with...



Joann Anderson

Joann celebrated her 25th anniversary with TBA Credit Union on October 1, 2007. Starting her career with TBA as a part-time teller, she was soon promoted to a full-time head teller position. She has been a Member Service Supervisor for the past 20 years, overseeing the member service department. When asked about her time with the credit union, Joann responded, "I came to work at TBA feeling like I joined a very special family. I still feel that way."

Her colleagues feel the same! Here's what a few of them had to say:

"Joann is a great asset to the credit union and is always willing to help everyone!"

Nina Steep, Loan Officer

"Joann is always here when I need her...She has so much knowledge and if I have a problem, she is always there to help."

Patty Patton, Member Service Supervisor, 8th Street

"What can I say that 25 years doesn't say itself? Joann is an extremely dedicated employee. She has grown with the Credit Union and its members, she has been an inspirational leader, a team player, and a huge advocate for TBA. I hope she gives us 25 more years!"

Karen Browne, President

"Joann and I met in Kindergarten. We grew up together, have worked together for over 25 years, raised our children together... what can I say? She is one of my oldest and dearest friends. I look forward to sharing the next 25 years with her."

Mari McCloskey, Bookkeeping

"I met Joann Anderson on the day I started working at TBA Credit Union. She made me feel welcome that first day, and the feeling from her has never gone away. Over the years she has been my co-worker, my mentor, and someone I am proud to call my friend."

Peg Klein, Mortgage Officer

2008 Employee of the Year



Robin Ahart

During a recent staff development and appreciation event, Robin Ahart was announced as TBA Credit Union's 2008 Employee of the Year. Robin's ten-year career with the credit union has included positions in member service, lending, and accounting. Currently she holds the title of Marketing Coordinator.

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.