PRESIDENT'S MESSAGE

Dear Members,

As we gear up for a busy year, I want to take a moment and offer my personal thanks to three people who have contributed to the credit union's success.

First, a warm thank you to Tom Barnhart who has dedicated over 29 years and countless volunteer hours on the Board of Directors for the benefit of TBA Credit Union's members. Named as "Director Emeritus", Tom's legacy will be remembered for years to come.

Cindy Berck will complete Tom's term as Board Treasurer. Cindy offers a wealth of experience and knowledge. We are thrilled to have her join our board. Welcome, Cindy!

Finally, I'd like to extend my sincerest thanks to Marita Liss who has given her heart to the credit union and our members for the past 21 years. Marita will be missed immensely and I wish her joy and happiness for years to come.

And to you, our valued member, I wish a safe, healthy and blessed new year.

Sincerely,

Karen Browne, CEO

Meet Your New Board Member – Cindy Berck

"The desire to represent an organization committed to quality service and the community" motivated Cindy Berck to serve as the newest member on TBA Credit Union's Board of Directors.

Earning a BA in Education from Butler University and an MA from Central Michigan University, Cindy went on to pursue an Ed.D. in Education Leadership from Northcentral University and is completing her dissertation. Cindy serves as Director of Human Resources for Traverse City Area Public Schools, a position she has held since she and her family moved to the area in 1996.

When not working, Cindy enjoys spending time with her husband, John, and their children, Kathryn and Daniel. The family enjoys traveling, hiking, and exploring the beauty of our national parks. Cindy is also very involved in the community volunteering and providing support for the United Way and American Cancer Society.

A devoted member of the community, Cindy will keep your best interests in mind as she uses her skills and experience to help TBA CU maintain a positive course for the future.

PRACTICALLY GREEN!

The next time you visit a branch, you will sign for transactions on an electronic signature pad! TBA CU recently partnered with eDoc Innovations, a national leader in paperless solutions. What does that mean for you?

Members will be encouraged to view their transaction history through It's Me 247 online banking rather than taking a paper receipt. Paper copies of documents that were traditionally printed and filed will now be available to view electronically saving money and research time.

Visit tbacu.com to learn more about TBA CU's green initiatives.
COMMUNITY PARTICIPATION

• **Battle of the Banks Blood Drive**
  TBA CU participated in Michigan Blood’s 1st Annual Battle of the Banks Blood Drive and saved 60 lives this holiday season!

• **Father Fred Foundation**
  Employees met for an annual staff event and raised several hundred dollars to benefit the Father Fred Foundation.

• **Women’s Resource Center**
  Employees partnered with WRC to help bring joy and cheer to three area families during the holiday season. Each family was given gifts and non-perishables to help make the season a little brighter.

• **Toys for Tots**
  Dozens of gifts were collected for area children through the month of December thanks to the ongoing partnership of TBA CU and Toys for Tots. Thank you to everyone who contributed to this wonderful cause!

**Nominations for Board Seats Open**

The Nominations Committee of TBA Credit Union makes the following report after our recent conference. The following nominations for the expiring terms on the board of directors are made for the 2010 Annual Election:

Kathy Maisonville  Cindy Berck

Please post the names and inform the members as per the by-laws. The committee also requests that, following the board’s setting of the date for the 2010 annual meeting, you make an elections calendar in accordance with the by-laws.

Respectfully Submitted,

Michael R. Johns
Chair, Nominations Committee

Other nominations may be made in writing over the signatures of one percent (1%) of members on nomination forms which shall be obtained from the principal place of business of the credit union. All nominations shall be filed with the president at the principal place of business of the credit union at least forty-five (45) days prior to the meeting.

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**Saying Goodbye to…**

Marita Liss, Membership Officer

Described as friendly, caring, and fun, Marita Liss is retiring after 21 years with TBA Credit Union. Starting as a member service representative, Marita was soon promoted to a full time position and has served as a Membership Officer for the past 19 years. Her duties have included reviewing all membership applications and assisting in the management of the credit union’s IRA and deferred compensation portfolios.

Throughout the years, Marita has been passionate about making a difference through blood donations. To date, Marita has donated over 2 gallons of blood saving more than 50 lives!

An outdoor enthusiast, Marita looks forward to biking, golfing, walking her dog, and vacationing in North Carolina with her grandkids.

*Marita has been helpful, professional, kind and an all around great person to work with.*  *Ross and Linda Williams, Members*

*Marita has truly shown that she cares about the Credit Union and our members. I know God will bless Marita throughout her retirement years, because she has been a blessing to us!*  *Karen Browne, CEO*

*Marita is the kind of person you aspire to be: honest, warm hearted and hardworking!*  *Jennifer Taylor, Branch Manager*

Tom Barnhart, Board of Directors

Spirited, quick-witted, and committed to his community, Tom Barnhart is retiring from TBA Credit Union’s Board of Directors after 29 1/2 years of dedicated service. Formerly a special education teacher for Kalkaska Public Schools, Tom retired in 1998 after 22 years of teaching.

Over the years, Tom has seen many changes at the credit union. “When I started in 1980, TBA had 5 million in assets, one branch, and ten employees. Today we’re a $120 million credit union serving over 11,000 members from three branches and a remote ATM with close to 40 employees!” The one thing that hasn’t changed, though, “is the enthusiastic, helpful service credit union employees deliver each day.”

During Tom’s tenure on the board, he assisted the executive management team in leading the credit union’s growth efforts as board chair, secretary, and treasurer.

About his departure from the board, Tom says, “I’m leaving at a good time. The credit union is well run with an excellent Board of Directors and management team in place. I’ve enjoyed the fact that the credit union has been and continues to be so successful.”

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**COMMENTS**

Hours Monday-Friday 9:00-5:00  Holiday Closings Special Events  President’s Day, Monday, February 15 for staff training  Annual Meeting, Wednesday, April 21, 5:30 p.m., Dennos Museum  Kids’ Day, Saturday, April 17, 10 a.m. - 2 p.m., South Airport