



## Cash Reward Account

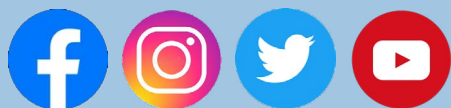
Calling all members! It's time to start earning cash back! With TBACU's **Cash Reward Account** you can earn cash back on balances up to \$10,000. With minimal monthly requirements, this fee-free account is a must! ItsMe247 Online Banking gives you easy access to your account to make sure you are on track to earn each month.

### Monthly Requirements:

- Minimum of 25 debit card transactions
- 4 online/mobile banking logins
- Deposits totaling \$1,000 or more through direct deposit or RDC
- e-Statement enrollment

What happens if you don't make the requirements? You won't be charged any penalty fees from us! You simply will not earn the cash or interest for the month.

To learn more or sign up today, visit [tbacu.com](http://tbacu.com) or contact our Service Center Team at 231.946.7090.



## President's Message

Dear Member,

Thank you for choosing TBA Credit Union. Our team is committed to serving the community and building trusted relationships. To highlight our community involvement, we continue to update our [tbacu.com/InvestedIn](http://tbacu.com/InvestedIn) page. Here, you will find information on programs such as our Student-Run Credit Union, Free Financial Education Resources, Classroom Improvement Grants, and Scholarship opportunities. You can also read about the 2020 Scholarship and Grant recipients. We encourage you to visit [tbacu.com/InvestedIn](http://tbacu.com/InvestedIn) to explore all we have to offer our community.

If you have suggestions or concerns, you are always welcome to contact me directly at [karenb@tbacu.com](mailto:karenb@tbacu.com) or 231.946.7141.

Warmly,



Karen, President & CEO



## SPIRIT CHECKS

Due to a decrease in participation, TBACU has decided to end its Spirit Check program. As of 12/31/20, participating schools will no longer receive funds from Spirit Check orders. All remaining funds from 2020 orders will be paid in the early months of 2021. Please call or text our Service Center with any questions.

## Classroom Improvement Grants

Of the \$8,000 allocated for 2020, \$5,500 remains available in Classroom Improvement Grant Funds. Committed to students and the educators dedicated to their success, TBA Credit Union is proud to offer this funding opportunity.

Applicants are selected for funding based on how many students benefit from the request, how the request relates to classroom instruction and how funding will impact the future of students.

Visit [tbacu.com/InvestedIn](http://tbacu.com/InvestedIn) to learn more and apply online today! The deadline for applications is December 1, 2020.





## Congratulations! We Salute You!

TBACU is a proud sponsor of the Outstanding Educator Awards. Please join us in congratulating the following 2020 recipients.

### 2020 Outstanding Educators of the Traverse Bay Region

- James Brumfield – *TC Central Head of Security*
- Naomi Chalk – *Elk Rapids Mill Creek Elementary, Second Grade*
- Colleen Christensen – *The Children’s House, Director of Operations*
- Mary Jane Collins – *TCAPS Willow Hill Elementary, Fourth Grade*
- Mike Hartigan – *Interim Superintendent for Leland Public School*
- Nichelle Hursey – *Suttons Bay MS/HS Math*
- Lynda Key – *TBAISD School Social Worker*
- Brenda Lau – *GTACS Preschool*
- Mike Tiesworth – *Frankfort-Elberta Technology Coordinator*
- Alison Wright – *TCAPS Westwood Elementary, Third Grade*

## 2020 Scholarship Recipients

We helped award scholarships along with the Grand Traverse Chapter of Michigan Association of Retired School Personnel and the Grand Traverse Bay Area Michigan Education Association- Retired organization. In addition, TBACU awarded two Invested In scholarships as well as its fifth Study Abroad Scholarship. Please join us in congratulating the following students and their families!

### Grand Traverse Bay Area MEA Scholarships

Katherine Kaberle and Riley Kate Robinson

### Michigan Association of Retired School Personnel – Grand Traverse Chapter Scholarship

Gina Anger

### TBACU Study Abroad Scholarship

Chelsey Shafer

### TBACU Invested In Scholarship

Abbey Welling and Sydney Yeomans



## Student-Run Credit Union 2020-21

Though things may look a little different this year, TBA Credit Union is committed to providing financial education for students during the 2020-21 school year. **We are here to help.** Stay tuned for details and look forward to being contacted by a TBACU representative to discuss 2020-21 financial education offerings.

The SRCU Program was designed to encourage leadership skills and educate students on smart money saving habits. Please contact the Marketing Department by emailing [marketing@tbacu.com](mailto:marketing@tbacu.com), calling 231.946.7090, or visit our website at [tbacu.com/investedin/student-run-credit-union](http://tbacu.com/investedin/student-run-credit-union) to learn more.



## Investment Services

With the market volatility we are experiencing, it may be tempting to react and make quick decisions in the moment. When it comes to volatility risk, it is important to consider all of the elements and factors in your situation. Our CFS\* Financial Advisor Andrew Maniaci can help by creating a customized plan based on your individual needs. It’s times such as these that make a goals-based financial plan more important than ever. As a member of TBACU, you are eligible for a plan at no cost or obligation. Contact Andrew at [andrewm@tbais.com](mailto:andrewm@tbais.com) or 231.946.8794.

\*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. (“CFS”), a registered broker-dealer (Member FINRA/ SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. TBA Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.



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