



REPORT CARD

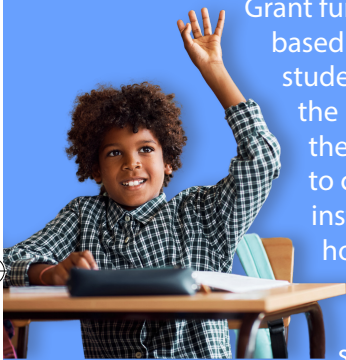
Educator's Newsletter
Fall 2023



Classroom Improvement Grants

Annually, \$8,000 is allocated for Classroom Improvement Grant Funds. Committed to students and the educators who are dedicated to their success, TBA Credit Union is proud to offer Classroom Improvement Grants.

Grant funding is 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 to learn more and apply online today!

2023 Scholarship Recipients

TBACU awarded four Invested In scholarships. Please join us in congratulating the following students and their families:

- Sierra B.
- Niles S.
- Carson S.
- Kennedy C.



President's Message

Dear Educators,

We hope this newsletter finds you well. We celebrate your passion for education which has shaped countless young minds over the years. As educators, you understand the importance of fostering a sense of community and instilling vital financial life skills in our students.

At TBA Credit Union, we are committed to empowering the next generation through learning experiences that go beyond the classroom. To learn more about our community involvement programs, financial education, scholarships, grants, and donations, please visit our website at tbacu.com/investedin. We are confident that you will find the information inspiring, and we encourage you to share these opportunities with your fellow educators and school administrators.

Thank you for your continued dedication to the future of education. We look forward to a successful 2023-2024 school year!

Best regards,

Karen, President & CEO



Update Your Information

Keeping your information up to date ensures that we can serve you better and provide you with the most relevant updates and services. Your cooperation is greatly appreciated.

We kindly request all our valued members to take a moment to update their current information using the following link:
<https://tbacu.com/myinfo>



THANK YOU!

Perks of Membership

Enclosed with this newsletter is the 2023-24 **Educator Perk Card**. Businesses featured offer special discounts exclusively for TBACU members who work in education. Please enjoy, and thank you for all you do!

5% Off Snow Removal Services* Old Mission Associates, LLC LAWN - LANDSCAPE - SNOW 201.223.0222 oldmissionlandscapes.com	10% Off* *with purchase BENJAMIN TWIGGS 1213 East Front Street Troyer City, OH 45465 201.947.6208 benjamintwiggs.com	10% Off Your Total Purchase BLESSED BE TEA AND APOTHECARY 116 East Front Street, South Suite Troyer City, OH 45465 201.461.2885 blessedbe.com
10% Off Income Dry Cleaning* MASTER DRY CLEANERS 721 E. Eighth St. TC, OH 45465 201.461.2885 masterdrycleaners.com	10% Off Your Total Purchase Relish 11418 Street Hwy. 05 Troyer City, OH 45465 201.461.2885 www.relishct.com	\$10 Off Any Purchase or Service MAD MIKES COMPUTER SERVICES 118 Mission Ave #8 Troyer City, OH 45465 201.461.2885 madmikes.com



Congratulations! We Salute You!

TBACU is a proud sponsor of the Outstanding Educator Awards. Please join us in congratulating the following 2023 recipients.

2023 Outstanding Educators of the Traverse Bay Region

- **Susan Broad**
Teacher Assistant
Northwest Ed Life Skills Center
- **Marshall Collins**
Regional Health & DEIB Coordinator
Northwest Ed
- **Holly Decker**
School Social Worker
Traverse City High
- **Mary Hall**
K-12 Art Teacher
SB Public Schools
- **Will Jurkiewicz**
ELA & Psychology Teacher
St. Francis High School
- **Sarah Olree**
Department Chair
*North Ed Life Skills Center/
Transition Campus*
- **Megan Olsen**
Library Media Parapro
TC West Senior High
- **Julie Puckett**
Math Teacher
TC Central High
- **Dan Rosenberg**
Social Studies Teacher
TC West Senior High
- **Heidi Sleder**
ELA Teacher
Cherryland Middle School



Financial Education 2023/24

TBA Credit Union is committed to providing financial education for students during the 2023-24 school year. Financial education offerings include:

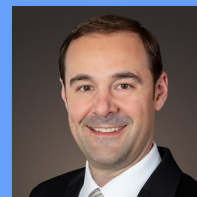
- **Banzai:** Banzai offers interactive modules, workbooks, and educational content to prepare students for real-world finance. These resources are available to schools free of charge.
- **Student-Run Credit Union (SRCU):** Our SRCU program is currently active in local schools. We look forward to expanding our program into more schools come 2023/24.
- **Reality Fair:** Students will simulate real-world decision-making and budgeting, learning about how to manage money and make financially literate decisions.
- **Zogo:** This free, interactive application motivates Gen Z students to learn financial literacy with great incentives like gift cards and other rewards.

To learn more, contact
TBA Credit Union
Marketing Department
marketing@tbacu.com
231.946.7090 x1007
tbacu.com/InvestedIn



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.



Andrew Maniaci
andrewm@tbais.com
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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