

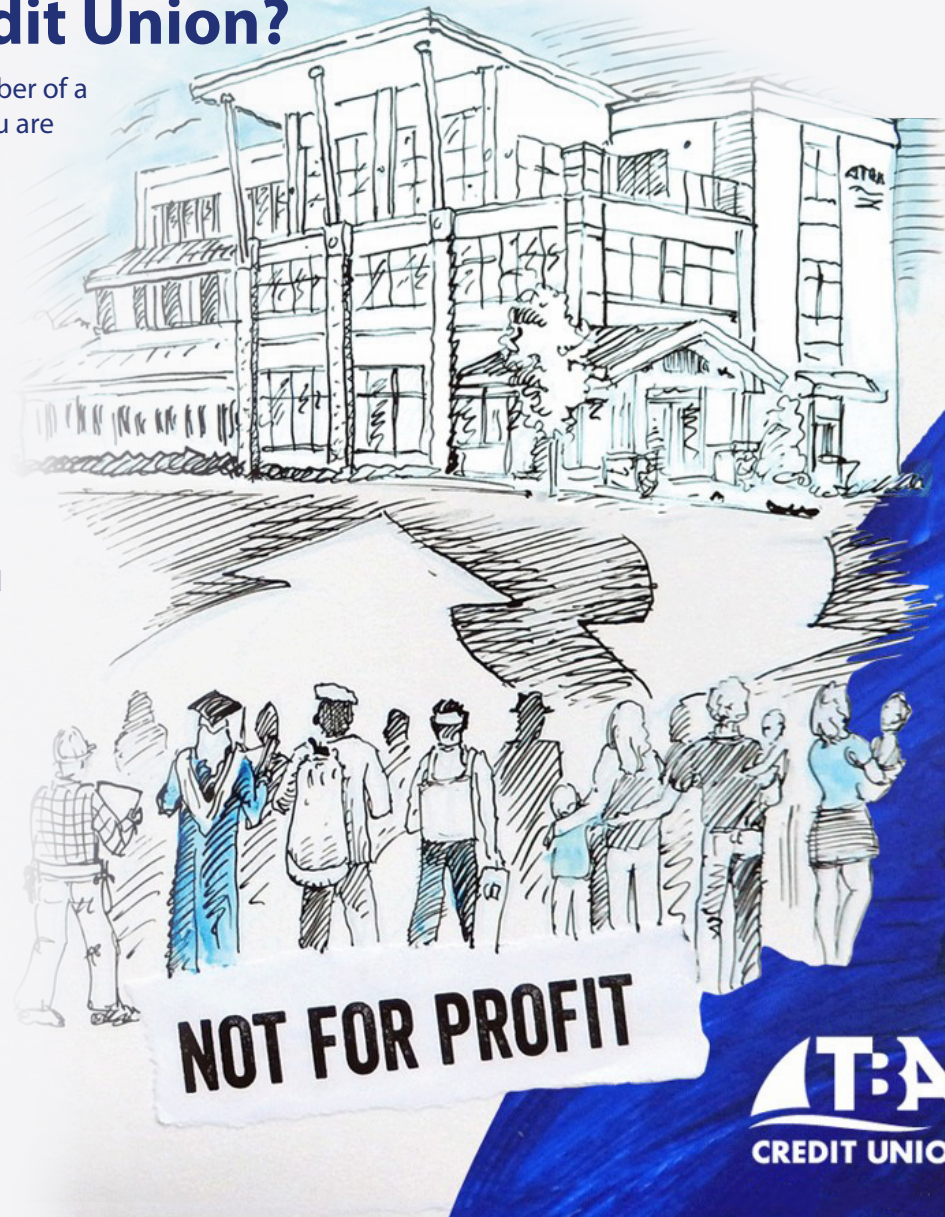
What's the difference between a Bank and a Credit Union?

Do you know what it means to be a member of a Credit Union? Being a member means you are an owner of our Credit Union. You help us serve members all over the state of Michigan! How cool is that?

Credit Unions work every day to serve the community and provide members with the best ways to save money. Credit Unions are also not for profit, which means we use the money we make to give back to you in terms of free services and lower rates!

Banks are a bit different. Banks are owned by people who are called shareholders. This makes banks for profit, meaning, they use the money they make and give it back to these shareholders, not the bank's customers.

Send your financial questions to marketing@tbacu.com



TBA
CREDIT UNION
P.O. Box 1049
Traverse City, MI 49685-1049

TBACU Times

Summer Newsletter

Dear Member,

We hope this letter finds you well and that you enjoyed your summer! We are so proud of your efforts in saving money this summer. Your dedication to financial responsibility is outstanding and sets a great example for your friends and family.

At TBA Credit Union, we believe that expanding financial literacy from a young age is key to building a successful future. That's why we are excited to announce two programs to empower and educate our young members like you.

Student-Run Credit Union in Elementary Schools

We are thrilled to bring back our Student-Run Credit Union program to elementary schools in our community this school year. This program allows students to learn the value of saving, budgeting, and financial responsibility in a fun and interactive way. Our knowledgeable staff and dedicated volunteers guide students in managing their money, setting savings goals, and even making deposits right at their schools. We encourage our young members to keep an eye out for this fantastic opportunity and actively participate to become smart savers.

Reality Fairs in High Schools

For our high schoolers, we organize Reality Fairs that help prepare students for the "real world." These fairs simulate real-life financial scenarios, giving students a taste of budgeting, making purchasing decisions, and handling unexpected expenses. The fairs provide students with essential financial skills to make informed choices as they progress into adulthood.

Thank you for showing dedication and responsibility in handling your finances, as you continue your savings journey. Your financial well-being is important to us, and we are committed to supporting you every step of the way.

If you have any questions, suggestions, or need assistance with your savings goals, please do not hesitate to reach out to us. We are here to help and guide you on your financial journey!

Warm regards,

TBACU Marketing
231.946.7090 x1007
marketing@tbacu.com





Smart Money Tips

Save money with a goal in mind; a down payment on a car, save for college, travel, new phone.

Here are a few tips to stay money smart:

- **Apply for Scholarships**
Did you know TBA Credit Union offers scholarships for those planning on attending or who are already at college? Our **Invested In Scholarship** is awarded yearly to four recipients – visit tbacu.com for more information and to apply.
- **Start a Budget**
Budgeting is the smart way to spend that hard-earned and saved money. Our high school Reality Fairs are offered to juniors and seniors in the area to learn how to budget.
- **Wants vs. Needs, Create a Chart**
A need is something you must have for survival. A want refers to something that is good to have but is not essential. To save money, you must know the difference!

Heading to College?

Congratulations on this next exciting chapter! Did you know TBA Credit Union can help you pay for school? Visit tbacu.com to learn more about the student loan options available for you!

While away at school you can still access your money by using a surcharge-free ATM. Nationwide there are over 30,000 surcharge-free ATM's available for your use thanks to our partnership with the CO-OP ATM Network!

Play, Learn & Earn!

Do you like to play games and turn your points into money? We have partnered with **Zogo**, a fun, interactive financial education game designed to help better your financial skills. Use the QR code to download and start earning points today!



Access Code: TBACU

Book Nook



We had so much fun reading *Owl + Otter and the Big Yard Sale* by Andrea Mills at local libraries this spring during the Michigan Credit Union League's Smart Money Week. The Michigan Credit Union Leagues host Smart Money Week, which is scheduled annually in April. Michigan credit unions help sponsor over 500 financial education events! You can visit MoneySmartWeek.org for more information.

Owl + Otter and the Big Yard Sale is available to check out at your local library. Read about how Owl, Otter, and friends navigate selling yummy cookies and lemonade.

Valuable Vocabulary

Fraud - Using dishonest methods to take something valuable from another person.

Debit Card - A payment card that takes money directly from a consumer's checking account when it is used.

Income - The amount of money received by a person, group, or company during a specific time.

Source: <https://www.kidsmoney.org/glossary/>

Wealthy Word Search

Check	Dime	Money
Credit	Dollar	Penny
Debit	Magic	TBACU

Can you find all the words?

Bring your completed word search to one of our branches for a Money Magic Club piggy bank!*

*Must be 12 years old or under.

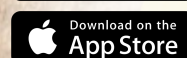
Bring completed word search to one of our locations by October 1, 2023.

Front Street Branch
630 E Front St.
Traverse City, MI 49686

South Airport Road Branch
2900 W South Airport Rd.
Traverse City, MI 49684



K	R	T	Q	A	W	D	I	M	E
A	L	B	B	Y	G	C	P	J	C
U	M	A	G	I	C	H	E	B	R
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P	D	N	L	F	Q	N	I	S	H
F	H	A	Z	A	A	I	E	T	A
T	A	A	V	V	R	U	Q	Y	E



Download the TBACU Mobile App on the App Store or Google Play to easily make transfers, deposit money, check your accounts and more.