

TBA CREDIT UNION

Large enough to serve you, small enough to care.

PRESIDENT'S MESSAGE

Dear Members,

Most folks celebrate the New Year with a list of resolutions. Mine usually includes sticking to my new workout regime past January 2nd. What's yours? If it involves saving for retirement, we can help.

This year we are introducing a new product called the IRA Saver. It's a personal loan you apply for with the sole purpose of investing in your retirement. To answer your IRA questions, we also have a tool called the IRA Advisor that can be accessed through PC Homebanking along with a knowledgeable staff eager to help you reach your financial goals.

On behalf of the staff and Board of Directors, we wish you all the best in 2007.

Warmest Regards,



John Yeomans

IRA Advisor

Did you know the answers to your Individual Retirement Account (IRA) questions are right at your fingertips? The IRA Advisor is a convenient tool available when you log in to CU@Home and select "New Accounts". There you can click on "Get IRA Advice" to learn what an IRA is, the difference between Traditional and Roth IRAs, and what account options might best fit your needs. A savings calculator is also available so you can see how your investments will grow over time.

If you have more questions about IRAs, want current rate information, or are interested in opening one, please stop by any one of our offices for more information or give us a call at 231-946-7090.

Introducing... The IRA Saver

If one of your New Year's Resolutions is to make saving for retirement a priority, we have a solution. The IRA Saver. What is it? It's a loan that you apply for with the sole purpose of saving for retirement. Once approved, invest the borrowed funds in a TBA retirement account and watch your nest egg grow. Offering you several term options and low payments, the IRA Saver is a simple and affordable way for you to start planning your future today.

Get a FREE Companion Airline Ticket*!

Wouldn't it be great if you could purchase one airline ticket and get one free? We thought so, too! That's why we are giving you three easy ways to get a FREE Companion Airline Ticket*!



- Open a new checking with a minimum balance of \$100 and enroll in direct deposit.
- Open a Certificate of Deposit or IRA with \$5000 or more*.
- Open a Business Checking with \$2500 or more*.

With time saving solutions like debit cards and online bill pay to accompany your checking package in addition to the security a TBA Certificate of Deposit offers, there's no time like the present to take advantage of one of our great services. When you do, you'll be on a plane in no time!

* Limit one per member, while supplies last. CD, IRA, or checking accounts must be opened with funds not currently on deposit at TBA Credit Union. Must have a qualifying membership savings to participate. See a representative for details. Not valid with any other TBA offer.

TBA COMMUNITY PARTICIPATION

• Junior Achievement

Bridging the gap between education and business, TBA was proud to sponsor several classes for the 2006/2007 school year.

• Toys for Tots

TBA once again partnered with Toys for Tots in collecting gifts for area children. Collection boxes were left at each office and toys were collected until the end of December. Thank you to everyone who joined our efforts and generously donated to this outstanding children's organization!

• Grand Traverse Regional Community Foundation

For 11 years, the Grand Traverse Regional Community Foundation has hosted ACE Night, an evening committed to raising money for local schools. TBA was happy to contribute to this year's fundraising efforts.

• Northwestern Michigan College

TBA supported the NMC Scholarship Open, an event that raises money for the Honors Scholarship Program and gives students an opportunity to pursue and/or continue their education.

• Adopt a Family

This holiday season, the employees at TBA once again teamed with the Women's Resource Center to adopt two families in our community. Employees overwhelmed the families with gifts and non perishable food items to help make the season brighter.

First Classroom Grant Awarded!



John Yeomans, President
TBA Credit Union;
Merrill Harvitt, MEEMIC Insurance/
The Harvitt Agency;
Josh Rothwell, Teacher and Grant Recipient;
Karl Hartman, Principal, Kingsley Elementary.

Josh Rothwell, third grade teacher at Kingsley Elementary School, was recently awarded the first Classroom Grant of the year! The funds will be used to take 100 students on two field trips this year to the AuSable Institute in Mancelona. Congratulations!

Nominations for Board Seats Open

The Nominations Committee of the 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 2007 Annual Election:

Thomas Barnhart
Kathy Maisonville

Please post these 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 2007 annual meeting, you make an elections calendar in accordance with the by-laws.

Respectfully Submitted,

A handwritten signature in cursive script that reads "Michael R. Johns".

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 annual meeting.

Heading South for the Winter?

We need your address!

If you spend the winter outside of the area, don't forget to give us your winter address so we can ensure timely delivery of your credit union statements. Also available are monthly e-statements. Safe, fast and environmentally friendly, e-statements are a convenient alternative to your traditional paper statement. To learn more about e-statements or to enroll, call us at 231-946-7090.

Annual Meeting

TBA Credit Union will hold its annual meeting at 5:30 p.m. on Wednesday, April 11, 2007. The meeting will take place at the Dennos Museum located on the main campus of Northwestern Michigan College.