



Locally connected. Personally invested.

Spring 2011

# The Report Card

P: 231/946-7090  
800-678-0987  
www.tbacu.com

## PRESIDENT'S MESSAGE

Dear Member,

We all had a favorite teacher in school. Who was yours? I remember singing my heart out with elementary music teacher, Mrs. DeKarske. Inspiring confidence, spirit and purpose, she was truly an outstanding educator!



TBA Credit Union is once again a proud sponsor of the Outstanding Educator Awards, a celebration designed to recognize outstanding educators and educational support staff. Download an application by visiting [tbacu.com/educators.php](http://tbacu.com/educators.php) and nominate someone you feel has made an outstanding contribution towards the education of students in the five-county region.

Honorees will be recognized at a ceremony held on Wednesday, June 1, at the Denno's Museum starting at 7 p.m. We hope to see you there supporting your favorite school employee!

Warmly,

Karen Brownne  
President/CEO

## Borrowing Made Easy!

Borrowing money is a fact of life. Fortunately, TBA Credit Union makes borrowing easy with an experienced staff, competitive rates and a variety of products to meet your lending needs. If you're shopping for a new vehicle, boat or motorcycle this spring, contact a TBA CU loan specialist today to learn more!



## 2010 Employee of the Year



Nina Steep

At a recent staff training event, Nina Steep was recognized as TBA Credit Union's 2010 Employee of the Year. Starting out as a Member Service Representative, Nina was quickly promoted to the loan department, where she has served as a Loan Officer at the Cedar Valley Branch ever since.

Nina's career in the financial services industry spans over 40 years and includes three decades of service to community credit unions. She will celebrate her 5-year anniversary with TBA Credit Union in May.



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## TBA Credit Union's 5th Annual Kids' Day! A MAGICAL JOURNEY

Enjoy games, prizes and lunch for the entire family!

Saturday, April 16

10 a.m. — 2 p.m.

3033 Cedar Valley Drive  
(Corner of South Airport & Veterans Dr.)



joshmagic@gmail.com

Featuring award winning magician, Josh Beechraft!

Enter to win a Great Wolf Lodge family MagiQuest package complete with an over-night stay and magic wands!

Correspondence  
P.O. Box 1049  
Traverse City, MI 49685-1049

Main Office  
3033 Cedar Valley Drive  
Traverse City, MI 49684

924 East Eighth Street  
Traverse City, MI 49686

537 Bay Street  
Traverse City, MI 49684

## Saying Goodbye

### Joann Anderson, Member Services Manager



Described as loyal, enthusiastic and fun, Joann Anderson is retiring after 28 years of dedicated service to TBA Credit Union. Starting her career as a part-time teller, Joann was soon promoted to a full-time head teller position and has been leading the Member Services department for the past 23 years, most recently as a Member Services Manager.

Joann was recognized in 2008 as TBA Credit Union's Employee of the Year, has earned multiple Perfect Attendance Awards and is regularly acknowledged by members for her friendly service.

Throughout the years, Joann has made a significant difference in the community by participating in many credit union sponsored events such as the Arthritis Walk, Kids' Day, Bowl for Kids' Sake benefiting Big Brothers Big Sisters, Adopt-A-Road and countless TBA CU hosted blood drives.

As Joann starts a new chapter in life with her growing family, her TBA CU family extends their sincerest wishes for a happy retirement.

"Joann was always willing to lend a helping hand. She was a great mentor for us all and will be greatly missed." – *Nina Steep, Loan Officer*

"Joann's heart for member service and her wealth of knowledge will be greatly missed. She is truly a class act." – *Jennifer Taylor, Branch Manager*

"Joann was always available to help, answer questions, and assist both staff and members in any way she could. I wish Joann all the best in her retirement!" – *Peg Klein, Chief Lending Officer*

"Joann's unique sense of humor and passion for the credit union will be sincerely missed. Over the years, she has become so much more than a colleague. I am proud to call her my friend." – *Robin Ahart, Marketing Director*

"The support, joy, competence, and dedication that TBA CU has received from Joann will continue to shine for years to come. She has provided leadership that will be instilled in our employees forever." – *Karen Browne, President/CEO*

## TBA Credit Union Privacy Notice

TBA Credit Union, your member owned financial institution, is committed to providing you financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal information. If you have any questions, please contact a member service representative at 231-946-7090.

### Information We Collect and Disclose About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose all the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose non-public personal information about you under other circumstances, as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with TBA Credit Union, we will not share information we have collected about you, except as permitted or required by law.

### How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees and members of our official family who have a specific business purpose in utilizing your data. Our employees and our official family are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

### What You Can Do to Help Protect Your Privacy

TBA Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, Social Security numbers, etc., to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

If you have questions concerning this notice, please do not hesitate to call us; we are here to serve you.

## TBA CU Names New Bay Street Manager



Holly Jansen

TBA Credit Union is proud to welcome Holly Jansen as Branch Manager of the Bay Street office. Having over 15 years of lending and management experience, Holly will be overseeing branch operations and assisting members with their financing needs.

## Marketing Team Expands



Cindy Lardie

Cindy Lardie recently joined TBA Credit Union as their new Marketing Representative. With a unique combination of both education and business management experience, Cindy will be directing TBA CU's Student Run Credit Union program while assisting with the overall marketing efforts of the credit union.

Hours: Monday-Friday 9:00-5:00

Holiday Closing: Memorial Day, Monday, May 30

Member Seminar: Identity Theft, Thursday, May 12, 5:30 – 7:00 at South Airport office