

Jam Session

Summer 2011



CHANGE YOURSELF!

Need some extra money? Why not try rounding up all of your loose change and bringing it to the change machine at Towpath Credit Union? Located in our Fairlawn Branch at 2969 Smith Drive, the change machine sits in the lobby and is easy to use. Members pay only 3% to use the machine and non-members pay 9%. Be sure to visit our website, towpathcu.com, because we often have special days where the change machine is FREE!

There are plenty of places to search for lost change that can add up quickly. For instance, how many times have you seen a penny lying on the ground and not picked it up? Remember, even a penny is money! Pick up a hundred of them and you have \$1.00.

Try looking for change in some of these places:

1. Under your bed.
2. In the cushions of a sofa or chair.
3. Under car seats.
4. The floor of your closet.
5. Desk drawers you haven't opened in a while.
6. The pockets of clothing you haven't worn lately.

Keep your change in one place, like a jar or bank. Then when you have accumulated a substantial amount, bring it in to Towpath and exchange it for bills!

On Your Own: What To Expect In Your First Home Away From Home

Whether it's a box-like dorm room or a spacious apartment, you will always remember getting your own place. While it's exciting to think about, there are some practical considerations, too. First, chances are, while you'll be in your first home away from home, you won't be completely on your own. You will likely have one or more roommates. Whether you have hand-picked your roommate or had one randomly assigned, it's important to establish ground rules up front. Talk about things like overnight guests, cleanup, and what food is up for grabs. That will help you avoid skirmishes over surprise visitors, abandoned socks or who ate the last brownie. Talk about money, too. If you sign a lease, be sure it's clear what happens if one person stops paying his share of the rent. If there's a security deposit, discuss how you each will fund it. Decide if you will pool funds for certain items and what each person is responsible for on their own.



“ NEVER BE AFRAID TO DO SOMETHING NEW. REMEMBER, AMATEURS BUILT THE ARK; PROFESSIONALS BUILT THE TITANIC. ”

READY FOR YOUR FIRST CAR? ANSWER THESE QUESTIONS TO FIND OUT

Sure, you're ready to get behind the wheel of your own car. But are you really? Answer these questions to find out.

1. Have you done your homework? Check out sites such as www.edmunds.com, www.kbb.com, or www.autobytel.com to get pricing information and additional tips on car buying. The April issue of Consumer Reports magazine is devoted to all-things-auto and worth reading.

2. Where will the money come from to pay for the vehicle? Perhaps you've been saving for it since you were two and you're ready to hand over the dead presidents to the seller. But most people need a loan to buy a car. If you're one of them, do you have funds for a down payment? A down payment lowers the amount you will need to borrow, saving you money in interest.

3. Is a parent or older sibling willing to co-sign the loan?

A co-signer agrees to pay back the loan if the primary borrower (you) can't make the payments.



FUN THINGS TO DO THIS SUMMER

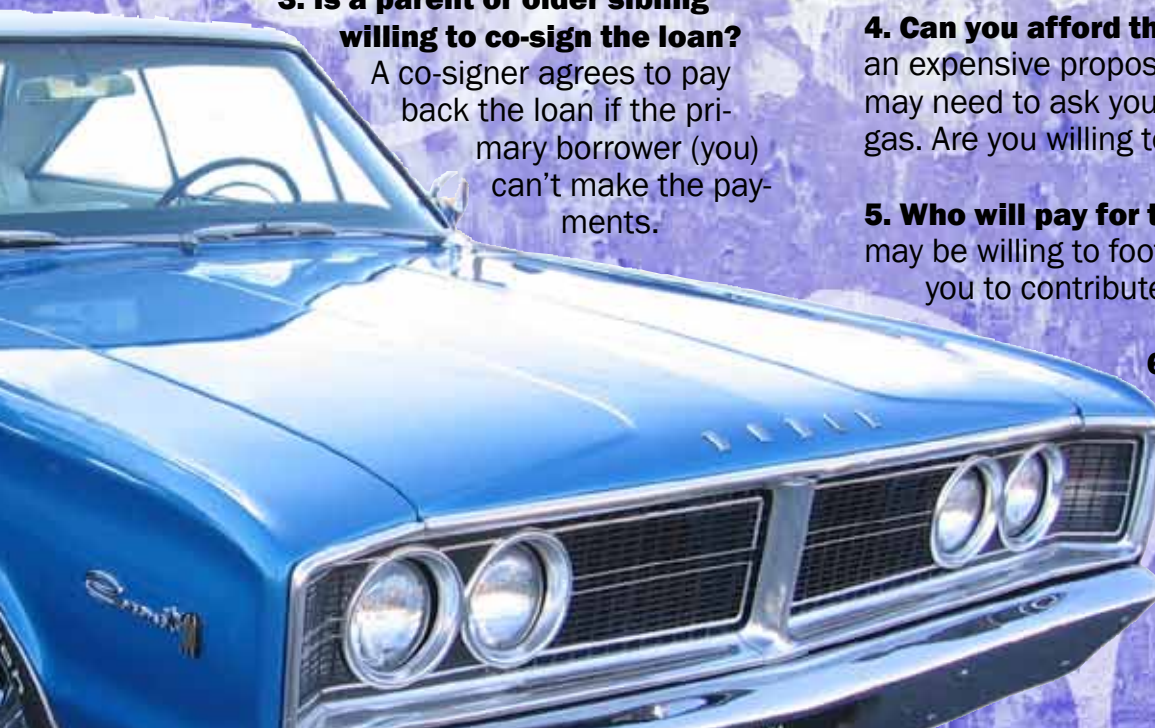
Here is a list of some fun things to do this summer:

1. Have an overnight movie marathon.
2. Volunteer in a community effort. This can be lots of fun and a way to help your community.
3. Organize a yard sale at your place and donate the money to charity.
4. Enjoy a board game marathon on your backyard picnic table or on your back porch.
5. Keep a journal of what you do during the summer.
6. Have a scavenger hunt with your friends.
7. Plan a pajama party at your place and spend the night chatting away with your friends.
8. Start your summer with a really cool bedroom overhaul.
9. Swap a favorite book with a friend and read it.
10. Visit the local library and sign up for the summer reading list.

4. Can you afford the gas? Filling the tank can be an expensive proposition. From time to time, you may need to ask your passengers to chip in for gas. Are you willing to do so?

5. Who will pay for the insurance? Your family may be willing to foot the bill, but they may ask you to contribute.

6. Can you set money aside for regular maintenance and repairs? Even the most reliable car needs regular oil changes and many cars will need repairs as you pile on the miles



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We're growing!

We are proud to announce that as of June 1, 2011 Towpath Credit Union and TeleCommunity Credit Union will now operate as one. As one credit union we will bring more viable growth that can only be viewed as a major asset to our members. TeleCommunity Credit Union and Towpath Credit Union are two great financial institutions individually, so imagine what we can do together. Our new credit union has nearly 21,000 members, over \$115 million in assets, and 42 employees. Our new size will allow us to offer more products and services, more branch locations and ATMs, making your credit union more convenient.



North Hill Branch

645 N. Main Street, Akron, Ohio 44310

Lobby Hours:

Monday - Thursday 9am—5pm

Friday 9am—6pm

Website: towpathcu.com Email: info@towpathcu.com

Phone: 330.664.4700 • 866.634.4700



Fairlawn Branch

2969 Smith Road, Fairlawn, Ohio 44333

Drive Thru Hours

Monday - Thursday 8am - 5pm

Friday 8am - 6pm

Saturday 8am—Noon

Website: towpathcu.com Email: info@towpathcu.com

Phone: 330.664.4700 • 866.634.4700



Portage Lakes Branch

2500 N. Turkeyfoot Road, Akron, Ohio 44319

Lobby Hours: Monday, Tuesday, Thursday & Friday

9:00am - 5:00pm

Wednesday 10:00am - 5:00pm

Saturday 9:00am - Noon

Drive-Thru Hours:

Monday - Thursday 7:00am - 6:00pm

Friday 7:00am - 7:00pm

Saturday 9:00am - 12:00pm

Phone 330.645.2700 • Toll Free 800.257.6835

Touch-Tone Teller Service 330.645.2800



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