



TOWPATH TRIBUNE

A publication for members of Towpath Credit Union
August 2009

New Bill Pay System Coming in September

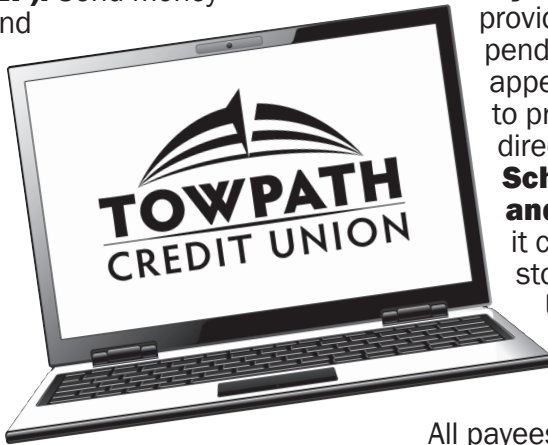
We will be having an all new Online Banking system installed that will go live on September 15. This new system, called TOM-E (Towpath Online for Members Electronic), will be a feature-rich online bill pay product that meets the modern day to day needs of our members. A few of the new benefits are:

Person-to-Person Payments (P2P). Send money to anyone with an e-mail address and a credit union or bank account in the United States.

Account-to-Account Transfers (A2A). A2A transfers allow you to make inter-bank transfers of funds to personal accounts at other financial institutions.

Payee Categorization. If you have numerous payees, you will find payee categorization an extremely helpful tool. You will have the ability to segment payees by category allowing for a quick reference and easy access when paying bills.

Shortcut. Our shortcut feature pre-loads payments based on the your payment history.



Payment Calendar. A calendar that provides a month-at-a glance of past and pending payments. Pending payments appear on the date they are scheduled to process. Stop or change a payment directly from the calendar.

Schedule, Change or Stop Single and Recurring Payments. We make it convenient to schedule, change or stop single and recurring payments.

Unlimited Payees. You can add unlimited payees to your bill pay account, including payees who do not accept electronic payments.

All payees are verified before the first payment is made.

Reminders & Email Options. We provide the ability for you to set reminders to pay bills and to receive email notifications regarding bill pay activity

With the new system you will have to re-register your account to gain access!

Your old T.O.M. account will not roll over into the new one. The process will be simple and efficient but will require you to enter a new user name and password. We will have periodic updates on our website, towpathcu.com, as the live date approaches to make sure the transition goes as smoothly as possible.

2009 Westside Relay for Life a Great Success.

The bad weather on June 19 didn't deter the hundreds of people participating in this year's Westside Relay for Life. The event, held in Copley High School's gym, began at 6:30 pm and brought together cancer survivors, care givers and others to raise money and awareness for cancer research.

This year the members and staff of Towpath Credit Union came through with contributions of almost \$5,000.00 with the sales of candy, luminarias, raffle prizes and donations.

The event concluded the morning of June 20 and according to Relay officials the event is expected to raise close to \$130,000! Donations will still be accepted through August 31. For more information their website is: www.relayforlife.org/WestsideSummitOH.

All of us at Towpath Credit Union would like to take this opportunity to thank everyone who contributed to this great cause!

GET OUTTA TOWN!

Vacation Line of Credit Continues thru August 31



With our Vacation line of Credit qualified members can borrow up to \$2,000 at 10% APR* for 12 months! It doesn't even have to be used for a vacation. Use it for new furniture or to spruce up the garden or the countless other things that you might want. Open or renew your line of credit and use as much or as little as you need, when you need it, now thru August 31!

*Annual Percentage Rate. A sample monthly payment based on a \$2,000 loan for 12 months at a rate of 10% APR would be approx. \$177.00. All rates are subject to change without notice. The Vacation Line of Credit is available from June 1, 2009 - August 31, 2009.

AMUSEMENT PARK TICKETS NOW AVAILABLE

Get ready for summer fun with discounted amusement park tickets from Towpath Credit Union. Tickets are available at either the Akron or Fairlawn branch.

NEW THIS YEAR:

You can now purchase your tickets online with a credit card and print them out, saving you time waiting in line at the ticket booths. However, in order to take advantage of this great service you must be signed up for Towpath Online for Members (T.O.M.)*. If you aren't yet signed up, now is a great time to do so. Just go to our website, towpathcu.com, and click on sign up for T.O.M. on the left side of the page.

When you sign in to TOM you will see the links and passwords to Cedar Point and Geauga Lake's sites. Once you have gained access just follow the simple instructions provided.

CEDAR POINT ONE-DAY ADMISSION

Adult: \$36.00

Junior/Senior: \$17.25

Soak City: \$25.00

TWO-DAY ADMISSION

Ride & Slide: \$68.00

Junior/Senior Ride & Slide: \$36.99

(Available online only)

GEAUGA LAKE'S WILDWATER KINGDOM

ONE-DAY ADMISSION

Adult: \$20.00

Junior/Senior: \$12.50

*Please see the lead story on Page 1 regarding the new TOM-E bill pay system.

New Online Loan Application Process Now Available

As of July 1 we have upgraded to a newer system that will process your loan applications faster and better than before!

In order to have your loan applications processed, find the new loan app. link on the left side of the website page below the T.O.M. link. Register online by entering your email address* and a password and you are on your way!

If you have any questions or concerns regarding our new system, please call us at 330.664.4700

*Towpath Credit Union will never share your email address with an outside party.

Towpath Sponsors CVNP Acre

One of the best reasons to live in Northeast Ohio is our great parks system. The Cuyahoga Valley National Park is now allowing anyone to sponsor an acre within the park for only \$75.00. This contribution will make it possible to continue the efforts to protect 33,000 acres of scenic, natural and cultural beauty and to offer a variety of programs and services that enhance public enjoyment and use of the park. *The contribution is fully tax deductible.*

We have chosen to sponsor an acre that is on our namesake, the towpath. The coordinates for our acre are: Lat: 41.17934, Long: -81.58331.

If you would like to sponsor your own acre, go to <http://www.parkshares.org/> and they will guide you through the simple process. You have the option of choosing your own site or have one chosen for you. Once you have signed up you can upload pictures to your "My Acre" page, keep a journal and send the page to friends.

Invest in America - A Huge Success!

Both our members' bottom line and our country's economy have been boosted thanks to Invest in America's discounts. More than 102,000 cars have been sold through the Credit Union Member Discount From GM and Chrysler's Credit Union Member Cash program!

Your opportunity for saving on your next car has gotten even better! Chrysler and GM both have additional promotions going on right now that you can add to the above discounts.

And don't forget, when you finance your new vehicle with Towpath Credit Union, you'll save even more with our low loan rates!

You can get pre-approved for your auto loan with us by applying online, by phone or in person. You can also go to www.lovemycreditunion.org to get your discount code and for more details on these great discount programs.



Fairlawn 2969 Smith Road, Fairlawn, Ohio 44333
Akron 645 N. Main Street, Akron, Ohio 44310

Mon.-Thurs. 9 am—5 pm
Friday 9 am—6 pm
Saturday 8 am—Noon* Drive-thru only
Drive-thru opens at 8 am daily

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ASI American Share Insurance
Your deposits are insured
to \$250,000 per account.

This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.

**MEMBERS' ACCOUNTS ARE NOT INSURED
OR GUARANTEED BY ANY GOVERNMENT
OR GOVERNMENT-SPONSORED AGENCY.**