



TOWPATH TRIBUNE

A publication for members of Towpath Credit Union
February 2011

INCOME TAX HELP IS HERE

If you need assistance with your taxes, Towpath will be offering members the professional and online tax services of 800-TAX REFUND, Inc., an IRS Industry Partner for the past twelve years. Whether you prefer to file your taxes yourself or use a tax professional, be sure to check out these convenient and low-cost services designed to make filing your taxes easy and hassle-free: Just look for the tax help screen on our website, towpathcu.com, and get your taxes started today!



Let 800-TAX REFUND e-file your already prepared tax return. Just \$35, includes free State e-file. Tax forms are professionally reviewed. Direct Deposit refunds in 9-15 days.

Tax e-form[®]

Let 800-TAX REFUND professionally prepare your Federal & State tax forms and up to ten of the most popular schedules. Just \$79, includes Federal and State e-file.

1040.com

Prepare and e-file your Federal and State tax returns online for just \$28.95. 1040EZ with State is only \$12.95. There's also an option to let 800-TAX REFUND review your forms before filing.

IRA Information

In order for your IRA contributions to be eligible for 2010 tax reporting they must be deposited by April 15, 2011. The 2010 contribution limit for Traditional and Roth IRAs is \$5,000 and \$6,000 for members age 50 and older. Towpath Credit Union offers options for depositing funds into your IRA. Do you have an IRA CD maturing at another financial institution? Go to our website, towpathcu.com, and compare our rates! Give us a call and we'll be happy to assist you in a transfer to a Towpath Credit Union IRA.

Earned Income Tax Credit

The Earned Income Tax Credit or the EITC is a refundable federal income tax credit for low to moderate income working individuals and families. To qualify, taxpayers must meet certain requirements and file a tax return, even if they did not earn enough money to be obligated to file a tax return.

The EITC has no effect on certain welfare benefits. In most cases, EITC payments will not be used to determine eligibility for Medicaid, Supplemental Security Income (SSI), food stamps, low-income housing or most Temporary Assistance for Needy Families (TANF) payments.

Qualified families can earn up to \$5,657.00 in additional tax refund monies. Individuals without children are also eligible. Another benefit is that if you qualify you might be eligible for free tax preparation. To find out if you are able to take advantage of this program call 1-866-861-6401 or go to www.irs.gov.





Hi! I'm the newest Boyds Bear made especially for the American Cancer Society's 2011 Daffodil Days program. I'm not just any bear; I have the very special job of sharing hope for a world that is free of cancer.

**Ohio will be celebrating Daffodil Days
March 13-20, 2011.**

Please share hope with the world and support the American Cancer Society's efforts to eliminate cancer by purchasing a Bunch of Daffodils, a Bear and a Bunch or a potted daffodil. Order forms are available at either branch. You can also download a form from our website, www.towpathcu.com.

**Bunch of Ten Fresh-Cut Daffodils.....\$10
Bear and a Bunch.....\$25
Potted Daffodil\$12**



1936 2011
Celebrate with us!

.75% OFF SIGNATURE LOANS
Thru February 22, qualified members can borrow up to \$10,000 at a special rate! See one of our loan officers for complete details!

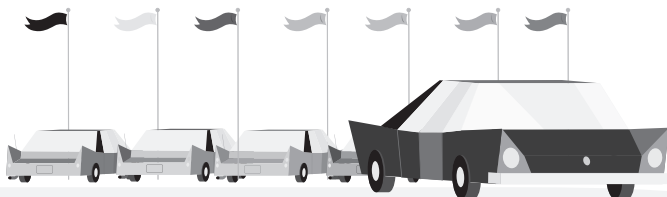
Credit scores determine interest rate and loan amount. Maximum loan amount is \$10,000.00.

**FREE MONEY ORDER OR
CASHIER'S CHECK**

On Tuesday, February 22, we will be offering one free money order or cashier's check per member at either branch!

**Auto loan rates
as low as
2.99% APR!***

**Call one of our friendly loan
officers today and see what
we can do for you!**



*Annual Percentage Rate. Certain restrictions apply for qualification. All rates subject to change at any time and without notice.

**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

Local Phone: 330.664.4700
Toll Free: 866.634.4700
Info Line: 330.664.4701
Website: towpathcu.com
Email: info@towpathcu.com

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.**