



TOWPATH TRIBUNE

A publication for members of Towpath Credit Union
November 2010



Holiday Line of Credit

Let us help make those holiday shopping sprees a little easier. Qualified members can borrow up to **\$2,000** at 10% APR* for 12 months! Open your line of credit and use as much or as little as you need, when you need it! Call us today!

*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. \$175.84. All rates are subject to change without notice. The Holiday Line of Credit is available from Nov. 1, 2010 - Jan. 31, 2011

2011 ENTERTAINMENT BOOKS ARE HERE!

For nearly 50 years, Entertainment has been helping people save in tough economic times with the big Entertainment coupon book. Today, more than ever, people realize that the premium 50% off and 2-for-1 discount coupons found in the book help them save on everyday essentials right in their neighborhood including:



Dining
Shopping
Movie Tickets
Groceries
Services

Travel
Attractions
Car Care
Home
Furnishings

Plus, with each book purchase you get online access to hundreds of additional local printable coupons and incredible online shopping discounts not found in the book. The amount of valuable discount coupons available will amaze you! Come in to either branch and pick one up for only **\$30.00.**

TAKE ADVANTAGE OF OUR GREAT RATES!



There is still plenty of time to take advantage of our current low loan rates** and drive a new car for the holidays!

As low as
3.94% APR*

*Annual Percentage Rate for 48 months. **Loan rates and terms are determined by credit score and age of vehicle. Rates are subject to change at any time. Contact one of our friendly loan officers for complete details.

HOLIDAY TRAVEL

If you are planning on a holiday trip this year you should let us know. Activity away from your everyday location will trigger alerts and can cause your credit or debit card to be temporarily blocked when you may need it the most. A simple phone call to let us know when you are leaving and where you are going may keep your transaction from being declined while you are away.

HOLIDAY CLOSINGS

Both branches of Towpath Credit Union will be closed for:

**November 11
Veteran's Day**

**November 25 & 26
Thanksgiving**

ATTENTION HIGH SCHOOL SENIORS



SCHOLARSHIP APPLICATIONS NOW AVAILABLE

Both the Towpath Credit Union 2011 Scholarship application and the Ohio Credit Union League Chapter scholarship application are now available at both of our branches!

This year the **Dennis Haynes Scholarship Award** will offer two \$1,000.00 scholarships. One will be awarded to an eligible area high school student and the other will go to a University of Akron student. The requirements are that the applicants must be a member of Towpath Credit Union and either a senior

in high school or currently enrolled in The University of Akron. The deadline for this year's application is **February 11, 2011.**

Also available are several scholarships from the Summit Chapter of the Ohio Credit Union League. They are offering three scholarships, one for \$1,500 and two for \$1,000 each. If you are chosen to receive a scholarship from the Summit Chapter, your application may then be chosen to participate in the statewide scholarship program sponsored by the Ohio Credit Union League which awards five scholarships of \$2,500 each. The applicant need not be a member of a credit union. The deadline for filing this application is **February 11, 2011.**

All area high school seniors are encouraged to apply for either one or both of these scholarships. You can stop by the Akron or Fairlawn branch and pick up an application or download one from our website, www.towpathcu.com.

CD RATES

As of 10/01/10

Term Share	APR	APY
(\$500 minimum)		
3 month	.60%	.60%
6 month	.70%	.70%
9 month	.75%	.75%
1 year	1.00%	1.00%
2 year	1.24%	1.25%
3 year	1.49%	1.50%
Mini Jumbo		
(\$1,000 minimum)		
1 year	1.00%	1.00%
1 year (\$500 new money)	1.05%	1.05%
Youth CD (\$100 minimum)		
1 year	1.00%	1.00%

APR=Annual Percentage Rate. APY=Annual Percentage Yield
All rates are subject to change without notice.

LOAN RATES

As of 09/13/10

Vehicle Loans Term	APR
(in months)	(as low as)
New & Used Vehicles ¹	Up to 48 3.94%
New & Used Vehicles ¹	Up to 65 4.04%
New & Used Vehicles ¹	Up to 71 4.44%
New & Used Vehicles ¹	72 mo. 4.64%
Other Vehicle Loans	
New Recreational Vehicles ¹	Varies 7.00%
Used Recreational Vehicles ¹	Varies 8.00%
New Motorcycles ¹	Up to 60 6.50%
Used Motorcycles ¹	Up to 60 6.50%
New Boats ¹	Varies 7.00%
Used Boats ¹	Varies 8.00%

APR=Annual Percentage Rate. All rates are subject to change without notice.

¹ Loan rates and terms are determined by credit score and age of vehicle.



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.**

