



TOWPATH TRIBUNE

A publication for members of Towpath Credit Union
Spring 2011

MILLIONAIRE *for a* DAY!

Youth Week is April 17 - 23

Any member 17 and under who makes a deposit to their account during Youth Week by filling out a special deposit slip is entered into the contest. Anyone 17 and under opening a new account during that week has two chances to win. The winning "Millionaire" will be announced the following week. The lucky person will be picked up from their school in a chauffeured limousine and driven to our Fairlawn branch where \$1,000,000.00 will be deposited into their account for 24 hours. The winner will be able to keep the interest accrued over that time period. Then it's back into the limo and off to eat at the restaurant of your choice!

Clip the entry form below, download one from our website, towpathcu.com or come into either branch and fill one out.

**The more you save the
more chances you have to win!**



NAME

ACCOUNT NUMBER

DATE

DEPOSIT AMOUNT

NEW ACCOUNT

1936



2011

Celebrate with us!

SAFETY FIRST CHILD ID KITS FROM LIBERTY MUTUAL

Lindsay Smith from Liberty Mutual will be at both branches on Friday, April 22 distributing child ID kits. This kit includes a fingerprinting ink strip and fingerprinting chart so that children can have their fingerprints taken immediately. The booklet also provides child safety tips, a growth chart, a personal information record, and a photo ID section.

Lindsay will be distributing the kits in the Fairlawn branch from 9:00 am to 12:30 pm and in Akron from 2:00 to 4:30 pm.

AVOID EMAIL AND INTERNET SCAMS.

Phishing scams can be difficult to detect because internet fraudsters have become very skilled at misrepresenting the businesses you know and trust. Emails created to phish information may contain stolen logos or other visuals to mislead you into believing they are legitimate.

- Do not reply to emails or pop-up messages that ask for personal information.
- Do not follow a link from an email. If you wish to check the validity of the website type in the site name.
- If you receive a suspicious email check the validity of the message by contacting the business at a number you know is real.

Be wary of any email that:

- Tells you there is a problem with your account
- Directs you to a website where you are asked to provide sensitive information
- Does not include a phone number you recognize to be genuine.

TOWPATH CREDIT UNION WILL NEVER ASK YOU FOR YOUR ACCOUNT NUMBER OR ANY SENSITIVE INFORMATION IN AN EMAIL. IF YOU RECEIVE ANY SUSPICIOUS EMAIL PLEASE CALL US!

CD RATES

As of 10/01 /10

| Term Share (\$500 minimum) | APR | APY |
|-------------------------------|-------|-------|
| 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) | APR | APY |
|--------------------------|-------|-------|
| 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.

The above rates are also valid for IRA CDs.

Do you have a CD that is maturing or a rollover from a pension? Bring it to us! Call us at 330.664.4700 to talk to a member services representative.

| | |
|--------------------------------|------------|
| Hours: Monday | 9 am—5 pm |
| Tuesday | 9 am—5 pm |
| Wednesday | 9 am—5 pm |
| Thursday | 9 am—5 pm |
| Friday | 9 am—6 pm |
| Saturday | 8 am—Noon* |
| *Drive-thru only | |
| Drive-thru opens at 8 am daily | |

| | |
|----------|------------------------------|
| Website: | towpathcu.com |
| Email: | info@towpathcu.com |
| Phone: | 330.664.4700 866.634.4700 |

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.



LOAN RATES

As of 12/14/10

| Vehicle Loans Term (in months) | APR (as low as) |
|-----------------------------------|--------------------|
| New & Used Vehicles ¹ | Up to 48 2.99% |
| New & Used Vehicles ¹ | Up to 65 3.04% |
| New & Used Vehicles ¹ | Up to 71 3.24% |
| New & Used Vehicles ¹ | 72 mo. 3.54% |

Other Vehicle Loans

| | | |
|---|----------|-------|
| New Recreational Vehicles ¹ | Varies | 7.00% |
| Used Recreational Vehicles ¹ | Varies | 8.00% |
| New Motorcycles ¹ | Up to 72 | 6.50% |
| Used Motorcycles ¹ | Up to 72 | 6.50% |
| New Boats ¹ | Varies | 7.00% |
| Used Boats ¹ | Varies | 8.00% |

2nd Mortgages

| | | |
|------------------------|----------|-------|
| Fixed Rate Equity Loan | 5 years | 5.50% |
| Fixed Rate Equity Loan | 10 years | 6.00% |

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**