



TOWPATH TRIBUNE

A publication for members of Towpath Credit Union
August 2011

New Share Account Fee Schedule

Cashiers Check to 3rd Party	\$3.00
Money Order	\$2.00
Wire Transfer Incoming	\$0.00
Wire Transfer Outgoing	
Domestic	\$20.00
International	\$30.00
International Check Deposit	\$20.00
Deposited Check Return	\$28.00
Garnishment/Levies/E.T.C.	\$2.00
Support Payments	\$2.00
Overnight Delivery	cost
Account Research	\$10.00 per hr
Statement Copies	\$2.00
Returned Mail: Bad Address	\$10.00
Check Cashing: Non-Member	\$10.00
Coin Machine	
Member Fee:	2%
Non-Member Fee:	5%
Honor Fee: Money in sub account	\$28.00
Transfer from any savings account to cover checking overdraft	\$2.00
Below Minimum Balance Fee	\$0.00
Account Re-Open Fee < 90 Days	\$20.00
Inactive Fee \$10.00/48 mos	
Paid Overdraft Fee	\$28.00
Check Returned for NSF or UF	\$28.00
Stop Payments	\$28.00
Copy of Cleared Check	\$5.00
Checking Account Balancing	\$10.00/hour
Check Orders	varies
Replacement Debit Card	\$10.00
Dormant Accounts	\$20.00
Rolled Coin	\$0.10 per roll after 10 rolls

Effective October 1, 2011

Funds Availability

NEXT DAY AVAILABILITY

This policy statement applies to all share draft (checking) transaction accounts.

Funds from the following deposited items will normally be made available on the first business day after the day of deposit, if these items are made payable to you and deposited at a staffed Credit Union office:

- Cash
- Electronic payments
- Federal, State of Ohio, or local government checks
- Cashier's checks, teller's checks and certified checks
- Postal money orders
- Checks drawn on Towpath Credit Union
- The first \$200 of all other checks - The remaining funds will be available on the second business day after the day of your deposit.

ATM DEPOSITS

Cash or checks deposited at a non-proprietary ATM will be available for withdraw not later than the eleventh business day following the banking day on which the funds are deposited.

EXCEPTIONS

Towpath Credit Union may extend the above stated hold schedule for up to an extra five business days for the following items or reasons:

- Deposits in excess of \$5000.00
- Redeposited checks
- Repeated overdrafts - accounts which have had a negative balance for 6 or more banking days in the last 6 months or have had a negative balance of \$5000.00 or more for 2 or more consecutive days
- Reasonable cause to doubt collectability
- New accounts - checking accounts opened within the last 30 days. For deposits in excess of \$5000.00, funds will be available no later than the ninth business day after the date of deposit.
- Towpath Credit Union reserves the right to deposit any check to a savings account, where longer holds may apply.

In the event of an emergency, Towpath Credit Union may extend a hold until after the emergency has ceased, or the period established in the availability schedule, whichever is later.



Only a few weeks left for our Vacation Line of Credit!

Qualified members can borrow up to \$2000 at 10% APR* for 12 months and 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 to accomplish this summer. 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! **Fairlawn and Akron branches only.**

*Annual Percentage Rate. A sample monthly payment based on a \$2000 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, 2011 - August 31, 2011.

HELP US FIGHT BREAST CANCER

The Celtic Club of Akron has launched a summer-long bra donation drive (now thru September 22) to help increase breast cancer awareness. New and gently worn bras will be accepted at all three Towpath Credit Union branches and at more than 30 donation sites in Summit, Stark and Portage Counties. The donated bras will be given to Battered Women's shelters and victims of natural disasters.

Last year the event was called Bras Across the Crooked River and donated bras were hung from the Cuyahoga River Bridge in Downtown Kent. The event was so successful that it outgrew the previous venue and now includes two other locations. This year the bras will be displayed at:



- September 10** Bras Across the Crooked River Cuyahoga River Bridge in downtown Kent.
- September 16** Bras Along I-77 Suspended from two lifts at Studio Arts and Glass in North Canton
- September 23** Bras Across the Civic Theater Hung from the fire escapes on the Lock 3 side of the Civic Theater

Donation baskets will be set up in the lobbies of the Akron, Portage Lakes and Fairlawn branches through September 22.

ONLINE BANKING & BILL PAY TO EXPERIENCE SOME CHANGES

In the coming months both Towpath Credit Union and former Tele-Community Credit Union's members will be receiving notices regarding their online banking and bill pay procedures. In some instances this will require members to back up the information of their bill pay recipients. Please note that only some members will be affected. The correspondence will be clearly marked "IMPORTANT INFORMATION ENCLOSED." The letters will contain specific information regarding any action that will need to be taken.

All of us at Towpath Credit Union appreciate any effort you may need to take in order to help make this a smooth transition.

DISCOUNT AMUSEMENT PARK TICKETS NOW AVAILABLE!

There is still plenty of time for summer fun with discount amusement park tickets from Towpath. Tickets are available at either the Akron, Portage Lakes or Fairlawn branch.

Available only in the lobbies.

North Hill Branch

645 N. Main Street, Akron, Ohio 44310

Fairlawn Branch

2969 Smith Road, Fairlawn, Ohio 44333

Lobby Hours:

Monday - Thursday 9am-5pm

Friday 9am-6pm

Drive Thru Hours

Monday - Thursday 8am - 5pm

Friday 8am - 6pm

Saturday 8am-Noon

Local Phone: 330.664.4700

Toll Free: 866.634.4700

Info Line: 330.664.4701

Website: towpathcu.com

Email: info@towpathcu.com



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

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.