

# TOWPATH TRIBUNE

A publication for members of Towpath Credit Union  
May 2011

# STOP!



Why continue to pay  
**HIGH INTEREST  
CAR LOAN  
RATES?**

# GO!



Bring your current  
auto loan\* to  
**TOWPATH  
CREDIT  
UNION**

# & \$AVE!

From now until **July 29, 2011**  
take advantage of the annual

**Stop! Go! & Save!**  
event at **Towpath Credit Union.**

Bring us your auto loan from another financial institution and  
we will get your rate lowered **at least 1.00%**  
**APR\*\*** from what you are currently paying!

*In some cases you could save even more!* Apply online, call  
or stop in to either of our convenient locations and speak with  
a loan officer today!

\*Minimum rate allowed is 3.99%. \*\*APR=Annual Percentage Rate. <sup>1</sup> Refinance applies only to auto loans from other lenders.  
Certain restrictions apply for qualification. Your final rate will depend on your credit history and underwriting criteria.  
Contact one of our friendly loan officers for complete details.



# BEWARE OF PHISHING SCAMS

The definition of phishing according to [webopedia.com](http://webopedia.com) is:

*The act of sending an e-mail to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft. The e-mail directs the user to visit a Web site where they are asked to update personal information, such as passwords and credit card, social security, and bank account numbers, that the legitimate organization already has. The Web site, however, is bogus and set up only to steal the user's information.*

The main concept to be aware of is that Towpath Credit Union **WILL NEVER** contact a member by email or phone requesting account information. For one thing, we already have all necessary member information, why would we be asking you to supply it to us again? The bottom line is that the consumer needs to be on guard at all times when it comes to protecting their identity.

## SUMMER PAY PLAN INFO COMING SOON

Anyone enrolled in our Summer Pay Plan will receive a letter in mid May explaining the plan. In order for Towpath to properly ensure the correct pay, these letters must be mailed back to us by the end of May.

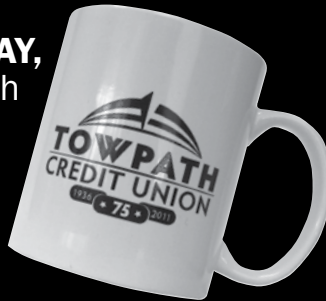
The Summer Pay Plan is a program that allows employees of Akron Public Schools who are on a nine month pay plan to extend their checks to twelve months. If you are not currently enrolled in the plan and would like more information, please call **JoEllen at 330.664.4700.**



1936 2011  
Celebrate with us!

Make a lobby transaction on **MONDAY, MAY 23** and receive a **FREE Towpath Credit Union Mug!**\*

\*Sorry, we can't put the mugs through the drive-thru. Lobby transactions only. One mug per member with transaction. While supplies last!



## MARCHING MILES BENEFITS CHILDREN'S MIRACLE NETWORK

On April 1 staff members from your credit union participated in the Summit Chapter of the Ohio Credit Union League's Marching Miles program. Joined by the Stark Chapter, participants walked a section of the Towpath Trail and ended their journey at Children's Hospital. The group of hikers then enjoyed a hearty meal courtesy of Enterprise Car Rental. Each walker raised money from individual pledges to aid the Children's Miracle network.

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



**TOWPATH**  
CREDIT UNION



**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.**