



# TOWPATH TRIBUNE

A publication for members of Towpath Credit Union  
September 2011

## To Our Valued Members,

By now most members of both Towpath Credit Union and TeleCommunity Credit Union have noticed some significant changes that have been affected by the merger. The Portage Lakes branch now uses the Towpath Credit Union logo in their signage. Subsequently, the Akron and Fairlawn branches have added the TeleCommunity logo underneath the Towpath logo on their doors. This newsletter, The Towpath Tribune, has been a part of TeleCommunity Credit Union statements since June of this year.

On October 1, 2011 we will jump the final hurdle in the merger process: the convergence of the data processing systems. This is a major undertaking that may require some action to be taken by you, our member. In August we mailed out letters informing some members of account number changes. If you have not received a letter from us on this your account number will not be changing.

Please read through this newsletter carefully. There are changes to online banking and online bill pay that will affect some members. We also have updated checking account guidelines and a new fee schedule. In order to complete the convergence we will need to close all three branches and some services during the process as listed below.

Please be aware that any change in policy we have implemented has been with our member's best interests in mind. We would like to thank you for being a member of Towpath Credit Union and for your patience and understanding.

Sincerely,

Alan McArthur, CEO  
Towpath Credit Union

Rose Bartolomucci, President  
Towpath Credit Union

**All branches of Towpath Credit Union will be closed from Friday evening, September 30 until Monday morning, October 3 to upgrade our data processing system.**

***During this time you will not have access to the following services:***

**Portage Lakes**  
2500 N. Turkeyfoot Road,  
Akron, Ohio 44319

**ALL SATURDAY HOURS  
TOWPATHCU.COM  
TELECOMMUNITYCU.COM  
ONLINE BANKING  
POCUS BILL PAY  
TOUCH TONE TELLER  
SHARED BRANCHING**

**ALL SERVICES WILL RESUME AT  
7:00 AM MONDAY, OCTOBER 3**

**North Hill**  
645 N. Main Street,  
Akron, Ohio 44310

**SATURDAY DRIVE-THRU  
TOWPATHCU.COM  
TELECOMMUNITYCU.COM  
ONLINE BANKING  
BILL PAY  
INFO LINE  
SHARED BRANCHING**

**ALL SERVICES WILL RESUME AT  
8:00 AM MONDAY, OCTOBER 3**

**Fairlawn**  
2969 Smith Road,  
Fairlawn, Ohio 44333

***We apologize for any inconvenience this may cause.***

# New Checking Account Information

With the recent merger of Towpath Credit Union and TeleCommunity it was necessary for us to review our checking account policies and update them accordingly. Any changes we have implemented have been to our members best advantage. The following changes will take effect October 3, 2011.

## CLASSIC CHECKING ACCOUNTS (NON-INTEREST BEARING)

No Minimum Balance to Open  
No Monthly Service Charge  
No Minimum Balance Requirement  
MasterCard Debit Card  
No "Per Check" Fee  
First Fifty (50) Checks Free  
All transfers from any account to cover overdrafts \$2.00 each  
Overdrafts transferred for the exact amount of overdraft  
Limit six electronic transfers per month from savings/club to cover overdraft  
ODP available \$500.00  
Free online banking/billpay  
Dividends: No  
Personal Line of Credit: No

## PREFERRED CHECKING ACCOUNTS (INTEREST BEARING)

No Minimum Balance to Open  
No Monthly Service Charge  
No Minimum Balance Requirement  
MasterCard Debit Card  
No "Per Check" Fee  
First 50 checks free (**no unlimited free checks**)  
All transfers from any account to cover overdrafts \$2.00 each  
Overdrafts transferred for exact amount of overdraft  
Limit six electronic transfers per month from savings/club to cover overdraft  
ODP available \$700.00  
Free online banking/billpay  
Dividends: Yes (\$50.00 minimum balance)  
Personal line of credit: available, but not required

## MONEY MARKET ACCOUNTS

\$3,000.00 minimum deposit to open  
\$3,000.00 minimum balance requirement  
Maximum 3 debit transactions of any kind per month  
Transaction fee after 3 debit transactions: \$10.00  
Minimum transaction amount: \$500.00  
Fee for transactions < \$500.00: \$10.00  
Dividends: Yes on average daily balance > \$3,000.00  
Starter checks available

# Important Bill Pay Information

Former TeleCommunity Credit Union members will be switching their online bill pay to Towpath Credit Union's iPay Technologies. **The current bill pay feature POCUS will become invalid after October 1, 2011. Therefore it is extremely important that you back up your current bill pay information in order to re-enter it into the new system. If you have reoccurring automatic bill pay currently set up these bills will no longer be paid until you set up an account with the new system.**

This current system, Extreme Green, is a feature-rich online bill pay product that meets the modern day to day needs of our members. A few of the new benefits are:

## PERSON-TO-PERSON PAYMENTS (P2P).

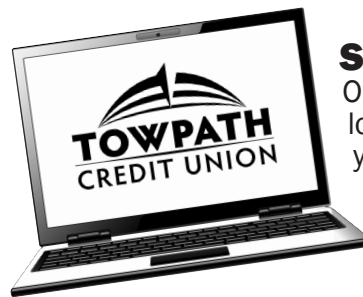
Send money to anyone with an e-mail address and a credit union or bank account in the United States.

## ACCOUNT-TO-ACCOUNT TRANSFERS (A2A).

A2A transfers allow you to make inter-bank transfers of funds to personal accounts at other financial institutions.

## PAYEE CATEGORIZATION.

If you have numerous payees, you will find payee categorization an extremely helpful tool. You will have the ability to segment payees by category allowing for a quick reference and easy access when paying bills.



## SHORTCUT.

Our shortcut feature pre-loads payments based on your payment history.

## PAYMENT CALENDAR.

A calendar that provides a month-at-a glance of past and pending payments. Pending payments appear on the date they are scheduled to process. Stop or change a payment directly from the calendar.

## SCHEDULE, CHANGE OR STOP SINGLE AND RECURRING PAYMENTS.

We make it convenient to schedule, change or stop single and recurring payments.

## UNLIMITED PAYEES.

You can add unlimited payees to your bill pay account, including payees who do not accept electronic payments. All payees are verified before the first payment is made.

## REMINDERS & EMAIL OPTIONS.

We provide the ability for you to set reminders to pay bills and to receive email notifications regarding bill pay activity.

# Important Extreme Green Information for Towpath Users

Towpath Credit Union members who are currently enrolled in Extreme Green Online Access will be getting new passwords. Letters containing the new passwords will arrive in the next few weeks. Please store these passwords in a safe place.

When you logon October 3, 2011 or thereafter, you will need to re-enter this new password in order to access Extreme Green. After you have logged on with your new password you may keep it or change it at any time.

## New Account Numbers May Affect Payments

If you received a letter from your credit union stating your account number had been changed please be aware that your new account number could affect your method of payment. ***If you pay your loan through a bill pay system from another financial institution you must change your account number with them.***

Please change your account number with your bill pay provider at your earliest convenience. Failure to enter your new account number will result in the payment being delayed or returned. If you have any questions please contact a Loan Officer at 330.664.4700.

## 2012 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 own neighborhood.



### PACKED WITH OVER \$21,900 WORTH OF LOCAL COUPONS:

- 292 Restaurant Coupons
- 131 Attraction Discounts
- 169 Shopping Coupons
- Over \$15,000 in Travel Deals
- Movie Ticket Discounts
- And Much More...

The amount of valuable discount coupons available will amaze you! Come in to any branch and pick one up for only

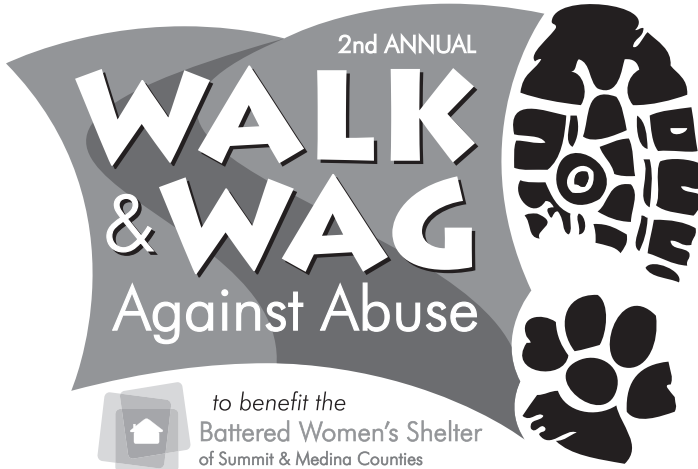
**\$30.00.**

## 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
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 account or line of credit to cover 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
Returned Check Fee	\$28.00
Stop Payments	\$28.00
Copy of Cleared Check	\$5.00
Checking Account Balancing	\$10.00/hour
Check Orders	varies
Replacement ATM/Debit Card	\$10.00
Dormant Accounts	\$20.00
Rolled Coin	\$0.10/roll after 10 rolls
ATM fees- 5 free ATM/debit transactions per month - all others	\$5.00
Account closed within 30 days of opening	\$5.00
VISA cash advance (foreign VISA) -	\$5.00
Counter Checks (12)	\$3.00
Fax service has been discontinued	

**Effective October 1, 2011**

The Battered Women's Shelter of Summit and Medina Counties, Towpath Credit Union, and Pawsibilities: The Humane Society of Greater Akron present the



**SATURDAY, OCTOBER 1, 2011**  
**10:00 AM TO 1:00 PM**  
**AKRON DOG PARK**  
**499 MEMORIAL PARKWAY,**  
**AKRON**

Bring your ENTIRE family to enjoy a 1-mile dog walk against abuse, contests, prizes, face painting, food, giveaways, and an appearance by Akron Aero's mascot Orbit!

To register or for more information go to  
<http://walkandwag.eventbrite.com>

You can also come into the lobby of any branch and show your support by purchasing a \$2.00 Memorial Card.

## 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.

### 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.