



ASPENWOOD TIMES

Quarterly Newsletter

Spring 2009

BECOME A MEMBER OF TOWER FEDERAL CREDIT

The Rewards of Tower Membership

As an Aspenwood Homeowners Association member, you are eligible to become a member of Tower Federal Credit Union. Tower offers all of the benefits of a full-service financial institution, including the convenience of free online Home Banking, eStatements and free Bill Payment with three or more payments each month. Take advantage of free checking, debit card and direct deposit, plus low-rate auto, mortgage and home equity loans.

A Tower Gold MasterCard® Gives You More Ways to Save

As a member of Tower, you save more with our Gold MasterCard. Simply transfer your high-rate loans and credit card balances to a Tower Gold Card with no annual or transfer fee. The low, FIXED 10.9% rate is the same for purchases, cash advances AND balance transfers. Plus, you receive a 1% rebate on all your purchases, unlimited, credited each month to your credit card balance. No waiting month after month for reward points to add up.

Become a Tower Member Today

To join Tower, visit towerfcu.org and apply for membership quickly and easily online. You'll then be eligible to sign up for Home Banking. Membership questions? Call the Member Service Center at **301-497-7000** or **800-787-8328**. Visit towerfcu.org for branch and ATM locations near your home or work.

Child Safety



It's that time of year again. Warm weather and children playing outside. And, as is typical of children, we will bet some will be playing in the street. So, please be careful and drive slowly in the community. Be sure to remind your visitors to do the same.



Parents, please remind your children of street safety, including never play in areas where cars travel. They should never play in parking spaces or between vehicles.

Let's all do our part to make sure Aspenwood children have a safe summer!

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Community Tip

There is Foreclosure Prevention Assistance in Maryland.

If you need help, go to: www.mdhope.org for more information.





Are You A Law Abiding Pet Owner?

Pet owners are responsible for immediately removing excrement deposited by their pets on property that is not their own and disposing of it in a sanitary manner. Call the Animal Control Division, 410-313-2780, for information. When domestic animals are not confined on their owner's property, the county requires that they be on a leash or properly restrained and under direct control of a responsible person.

Pet owners must remove an accumulation of defecation from their own property to prevent annoying odors. Violations of Animal Control Laws are subject to civil monetary penalties ranging between \$25—\$500.00, criminal penalties, including incarceration, pet impoundment, and/or mandatory appearances before the Animal Matters Hearing Board.

Any citizen who has personally observed a violation of any provision of the Animal Control Laws can file an affidavit (sworn statement) and report the violation. Please contact the Animal Control Division at 410-313-2780 if you have any questions or wish to report a violation.

REMEMBER THE ARC

With any exterior changes or home improvements owners must comply with the Architectural (ARC) Guidelines. The guidelines are to ensure that the community “*looks like a community*”, and that changes do not detract from the overall community appearance. If you have made improvements in the past without ARC approval, you still need to submit the application form. In that way you can obtain the necessary approval and documentation for the files. Once an improvement has ARC approval, no future ARC Committee or Board can require a homeowner to alter that change or issue fines.

Owners must submit an ARC Request Form to the management company before making any changes. Go to www.aspenwoodtownhomes.org/worddocs.php and click **Architectural Request Form**, or contact the management company for an ARC Form.

Whenever possible, please include drawings or pictures to show color, dimensions, et cetera, of proposed changes. For windows please include a picture and color sample for the trim around the window. The color must match the trim color designated for that house. For siding, trim, or a roof, it is best to provide all colors offered by the contractor, noting your preferred color. If the contractor does not have the exact color, the ARC Committee will approve the best color match, based on the community colors.

The ARC Committee has up to 30 days from date of receipt by the management company to review all requests. If the necessary drawings, pictures, or color patterns are not included, that 30 days will be extended. Please remember this timeline when scheduling changes and improvements. Go to www.aspenwoodtownhomes.org/documents.php to review the ARC Guidelines.

Security Freeze Protection

In January 2008, Maryland passed a security freeze law, giving you a way to prevent anyone from using stolen personal information, such as your name and Social Security number, to open a new account or establish credit without authorization. Thirty-nine other states and the District of Columbia have already passed this law.

A security freeze places a restriction on your credit report and protects you against a thief opening an account in your name. Your credit report cannot be shared with potential creditors without your consent. Few businesses will open a credit account without first checking your credit history. If your credit files are frozen, even someone who had your name and Social Security number probably would not be able to obtain credit in your name.

Send a written request by certified mail to each of the three major credit reporting agencies—Equifax, Experian and TransUnion. The letter should include your full name, address, Social Security number, date of birth and a photocopy of your driver's license or other state-issued ID, or military ID. After January 1, 2010, you will be able to send requests by telephone, e-mail or through a Web site via secure connection.



Send written requests to:

Equifax Security Freeze

P.O. Box 105788
Atlanta, Georgia 30348

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013

TransUnion Fraud Victim Assistance
P.O. Box 6790
Fullerton, CA

In Maryland, each agency charges a \$5 fee for every security freeze you request. If you've been subject to ID theft, the fee will be waived—simply send each credit reporting agency a copy of your police report with each written freeze or removal request.

TMGA Corner



Aspenwood Newsletter

In an effort to further cut costs, the Board will no longer deliver newsletters to each homeowner. Instead, the newsletter will be posted on the Aspenwood website quarterly.

Homeowners can find the newsletter on line in January, April, July, and October. It will be available around the 25th of each of those months. Any homeowner who wants a paper copy of the newsletter will need to contact TMGA. A separate request is required for each edition.

Trash Reminder

Please remember that trash should not be put out until 6 PM on Wednesdays. Also, please make sure that you do not block the path to mailboxes when putting out trash.

On Monday nights, the same applies for recyclables — items should not be put out before 6 PM, and you should be sure to leave a clear walking path to the mailboxes.



Dumping, Dumping and More Dumping

Dumping trash, grass clippings, Christmas trees and/or tree trimmings in common/wooded areas is littering. These areas are owned by the entire community. Dumping of any kind in the wooded areas is no different than dumping it on your neighbor's lawn. We as a community must pay a contractor to clean up areas where there has been dumping, or leave them cluttered with trash. Neither option is beneficial to the community. If you witness anyone dumping in the wooded areas, please contact TMGA. All you need to do is provide a Street and house number of the offending party.

Trash Cans and Recycle Bins

Please be sure to get all trash cans and recycle bins the day they are emptied each week. Once emptied, all containers should be stored inside or in back of your house. They should not remain at curbside or be stored in front of your house. Let's keep Aspenwood looking good.

Aspenwoodtownhomes.org

Aspenwood Townhome Association

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