



# ASPENWOOD TIMES

Quarterly Newsletter

Winter 2010

## JOIN TOWER FEDERAL CREDIT UNION The Rewards of Membership

As an Aspenwood Homeowners Association member, you are eligible to become a member of Tower Federal Credit Union. By joining Tower, you'll have the advantages of lower loan rates, higher savings rates, and no or low fee services.

### Tower Wants to Put More Money in Your Wallet

Earning a cash bonus is easy to do at Tower.

- Simply open a Tower Regular Checking account.
  - Set up a qualifying direct deposit to that account and receive a cash bonus.
- Visit [towerfcu.org](http://towerfcu.org) for details.

To join Tower, visit [towerfcu.org](http://towerfcu.org), apply for membership, open a free checking account and set up direct deposit—all quickly and easily online. Or stop by the nearby Columbia branch for assistance. Membership questions? Call the Member Service Center at **301-497-7000** or **800-787-8328**. Visit [towerfcu.org](http://towerfcu.org) for other branch and ATM locations near your home or work.

### Please Remember To...

- Keep noise levels down between 9pm - 9am - including barking dogs.
- Clean up after your pets.
- Remove toys and equipment from yards when not in use.
- Wait until after 6pm before putting out trash and recyclables, and always leave a clear path to the mail-boxes. Trash & recyclable containers need to be brought inside by 5pm the day of pickup.
- If trash is left after the trash and recycling is picked up please pick up any loose trash in the area.

### Parking Reminders

- Spots are available to any homeowner whether its in front of their house or not, except Permit Only spaces.
- Please be respectful of your neighbors and ask guests to park away from the houses,
- Please DO NOT place any sort of furniture or other objects in the spaces, even when it snows, but be nice and park in the space you shoveled out.
- Vehicles must be moved every two weeks or risk being towed.
- Vehicles must be properly tagged or they will be towed.
- **Parking Permits and Permit Only spots are available!!** Please see the Permit Parking Policy on the Rules/Policies Page of the website or call TMAG at 301-948-6666. The Parking Permit application can be found on the Letters/Forms page of the website.

### Board of Directors

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*Amit Sharma*

#### Treasurer

*Dave Chesno*

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*Justin Taillon*

### The Management Group

#### Associates, Inc. (TMGA)

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301-948-6666

Or

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[Tmgainc@tmgainc.com](mailto:Tmgainc@tmgainc.com)

[www.aspenwoodtownhomes.org](http://www.aspenwoodtownhomes.org)

### Community Tip

There is Foreclosure Prevention Assistance in Maryland.

If you need help, go to: [www.mdhope.org](http://www.mdhope.org) for more information.



## TMGA Corner



### Coupon Book

All homeowners will receive a coupon booklet prior to the end of the year. Use the coupons with each of your monthly payments.

**Please note that this year the Annual Assessment is due in 12 equal installments (prepaying is ok).**

## Community Tip

BGE has a Smart Energy Savers Program that can help you conserve energy, **save money**, and help the environment.

Go to: [bgesmartenergy.com](http://bgesmartenergy.com) for more information.

## Remember

This is our neighborhood, please try and keep it looking nice!

## SNOW REMOVAL REMINDER

When using de-icing chemicals, please note, **rock salt is harmful to sidewalks and should not be used.** Instead, please use one of the following common de-icing chemicals: Calcium Chloride, Magnesium Chloride, Potassium Acetate, or Calcium Magnesium Acetate.

Please be sure to clear sidewalks and apply de-icing chemicals as soon as possible after an ice or snow event.

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**Aspenwoodtownhomes.org**

### Aspenwood Townhome Association

c/o The Management Group Associates, Inc.

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