



ASPENWOOD TIMES

Quarterly Newsletter

Winter 2009

BECOME A MEMBER OF TOWER FEDERAL CREDIT UNION

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.

Save with a Great Rate Home Equity Line of Credit

Tower's rates* for a home equity line of credit are among the lowest you'll find anywhere. Borrow up to \$312,700 with repayment terms of up to 15 years. And you'll never pay interest on your credit line funds until you use them—at a lower rate than you'd pay on a credit card or personal loan. Plus, the interest you pay may be tax deductible, saving you more money. Check with a tax advisor for details. Tower will pay your closing costs as long as you keep the line for 24 months or more.

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.

**Variable rate is subject to change at any time. Home equity lines of credit are available in all states except Texas.*

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.

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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.



TMGA Corner



Spring Clean-Up

County dumpsters will be placed in Aspenwood the weekend of **March 28th and 29th**. One will be placed on **Rosewood Way**, and one will this time be placed on **Willowwood Way**.

In September this free service was not free for Aspenwood because of dumping on Birchwood Way. The Board hopes this was an isolated incident and will not occur again as it is costly to the community.



Snow Removal Reminder

Please remember, in order to cut spending, the Association no longer pays contractors to clear sidewalks in front of houses. This winter however, the contractor mistakenly cleared sidewalks in front of some homes. As it was his error, there was no cost to the Association. **Each homeowner is still required to clear the sidewalk in front of their residence.** Please note also, when the contractor returns the day after a snow event and clears remaining snow, there is no additional cost to the Association. The service is a part of the contract.

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.



Aspenwoodtownhomes.org

Aspenwood Townhome Association

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