Chamber Connection

4000 Lake Center Drive
Trotwood OH 45426
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To make payment: —https://tinyurl.com/28su7r5c

Trotwood Chamber of Commerce
General Membership Meeting
Recognition & Annual Dinner
Thursday, November 12, 2026

It is not too late to join us for an evening of connection, celebration, and recognition as we gather to honor our members, celebrate achievements, and look ahead to another exciting year for the Trotwood business community. See more information on our Membership Meeting and Annual Dinner in this newsletter.



The FCBA limits your liability to $50 for unauthorized transactions, but some credit card companies cut that down to $0. Plus, the law prevents you from being liable for charges if you report a stolen or lost credit card before it's used. If you see a charge you didn't make on your credit card bill, here's how to dispute it:

1. Contact your credit card company right away. You can call the customer service number on the back of your card or get in touch via your online account.
2. If requested by the card issuer, submit a police report or other documentation if your card was lost or stolen.
3. The company may provide you with a new credit card and credit card number to prevent fraud in the future, or you can request one.

How Long Do You Have to Dispute a Charge?

1. In most cases, you have 60 days from when a charge appears on your credit card statement to dispute it. If fraud is involved, there's no time limit on when you must dispute unauthorized charges.
2. Under the FCBA, however, it's advantageous to report loss or theft of a credit card right away: You won't be liable for any unauthorized charges if you contact the credit card company before a thief uses the lost or stolen card. Many credit card companies limit your liability to $0, however, so you're likely covered even if you don't immediately report the fraud. Your liability will also always be $0 if your credit card number, rather than the physical card, is stolen.

The Bottom Line

Disputing a credit card charge is an important way to protect yourself from fraud and from unfair or inaccurate information on your credit report. To help ensure you notice errors, regularly monitor your credit. And if you do find suspicious activity, follow up to resolve it as soon as possible.

Marie Battle, Executive Director

October 2026
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Newsletter Includes:
Executive Director's Notes
Annual Dinner
Community News
Benefit Info.
Sponsors

Membership Renewal
NuMercy Hair Studio

4000 Lake Center Drive, Trotwood OH 45426
Phone: 937-837-1484

You are cordially invited to Trotwood Chamber's 24th General Membership Meeting, Business Recognition/Awards Dinner. Thursday, November 12 from 5:30-7:30 p.m. at Majesty Banquet Hall, 5511 Salem Avenue, Trotwood Ohio. We will recognize a small business, a large business, a new business and partner of the year.

The Chamber will also have a silent auction. All awards, recognitions and businesses sponsoring or donating items, will be listed in our program and in our newsletter; sponsors will be listed on our website. Should you want to sponsor our annual dinner the cost is $300 and you will receive a free dinner for one. If you want to donate an item for the auction, please call the Chamber at 937-837-1484 or email mbattle@trotwoodchamber.org.

The cost for dinner is $50.00/person and will include baked chicken, slow roasted roast beef, mac and cheese, green beans, dinner rolls, dessert, sweet tea, fruited water and coffee.

You may register online at www.trotwoodchamber.org , click https://tinyurl.com/28su7r5c or make check payable to Trotwood Chamber of Commerce and mail your check to 4000 Lake Center Drive, Trotwood Ohio 45426. ***The deadline to register for dinner is November 2.*** Should you have questions, please call 937-837-1484 or email mbattle@trotwoodchamber.org. Office hours are 8 a.m. until noon Monday thru Friday.

Cordially,
Marie Battle, CAP

Executive Director,
Trotwood Chamber of Commerce
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https://tinyurl.com/28su7r5c

NOMINATION FORM

Name of Business _____
(You may nominate your own business)
Reason for nominating this business _____
Phone Number _____Email _____
_____
Contact Person _____

2026 Leaf Pickup Program

The Public Works Department will once again be picking up leaves from curbsides this Fall. Citizens may rake leaves into piles at the curb. No sticks, grass clippings or other debris should be included – leaves only! Do not bag your leaves. Any cars parked on the street should be moved, so that our crews can remove leaves safely and effectively.

* LEAF PILES BLOCKED BY VEHICLES WILL NOT BE PICKED UP *

The program will begin October 21, 2026 with zone pick-ups as follows:

Zones	Round 1	Round 2	FINAL PICK-UP Round 3
Zone 1:	October 21 - 22	November 11 - 12	December 9
Zone 2:	October 23 - 26	November 13 - 16	December 10
Zone 3:	October 27 - 28	November 17 - 18	December 11
Zone 4:	October 29 - 30	November 19 - 20	December 14
Zone 5:	November 2 - 3	November 23 - 25	December 15
Zone 6:	November 4 - 5	November 30 – December 2	December 16
Zone 7:	November 6 - 9	December 3, 4 & 7	December 17
Zone 8:	November 10	December 8	December 18

NOTE: Leaves will be picked up some time during the two-day window provided on the schedule for your zone. Dates are estimates only and may be delayed due to weather and/or volume of leaves. To ensure that your leaves are collected, we suggest that you have your leaves out on the curb prior to the First day of your zone's scheduled pick-up dates.

Citizens may obtain schedules and zone maps at the Public Works Building at 2400 Olive Road; at the Government Center located at 3035 Olive Road (2nd floor); or on-line @ www.trotwood.org.

Public Work crews will attempt to make a final leaf run throughout the entire City, December 9 – December 18.

At any time during the fall season, Rumpke will provide disposal of bagged leaves on your normal trash pick-up day (limit of 10 bags, per trash pick-up date). For more information regarding Rumpke's requirements, residents may call (937) 461-0004.

This schedule as presented is contingent upon the weather!



Don't forget to Vote by November 3.

Chamber Partners:

Your chamber membership could help you save on one of your business expenses: Ohio workers' compensation premiums.

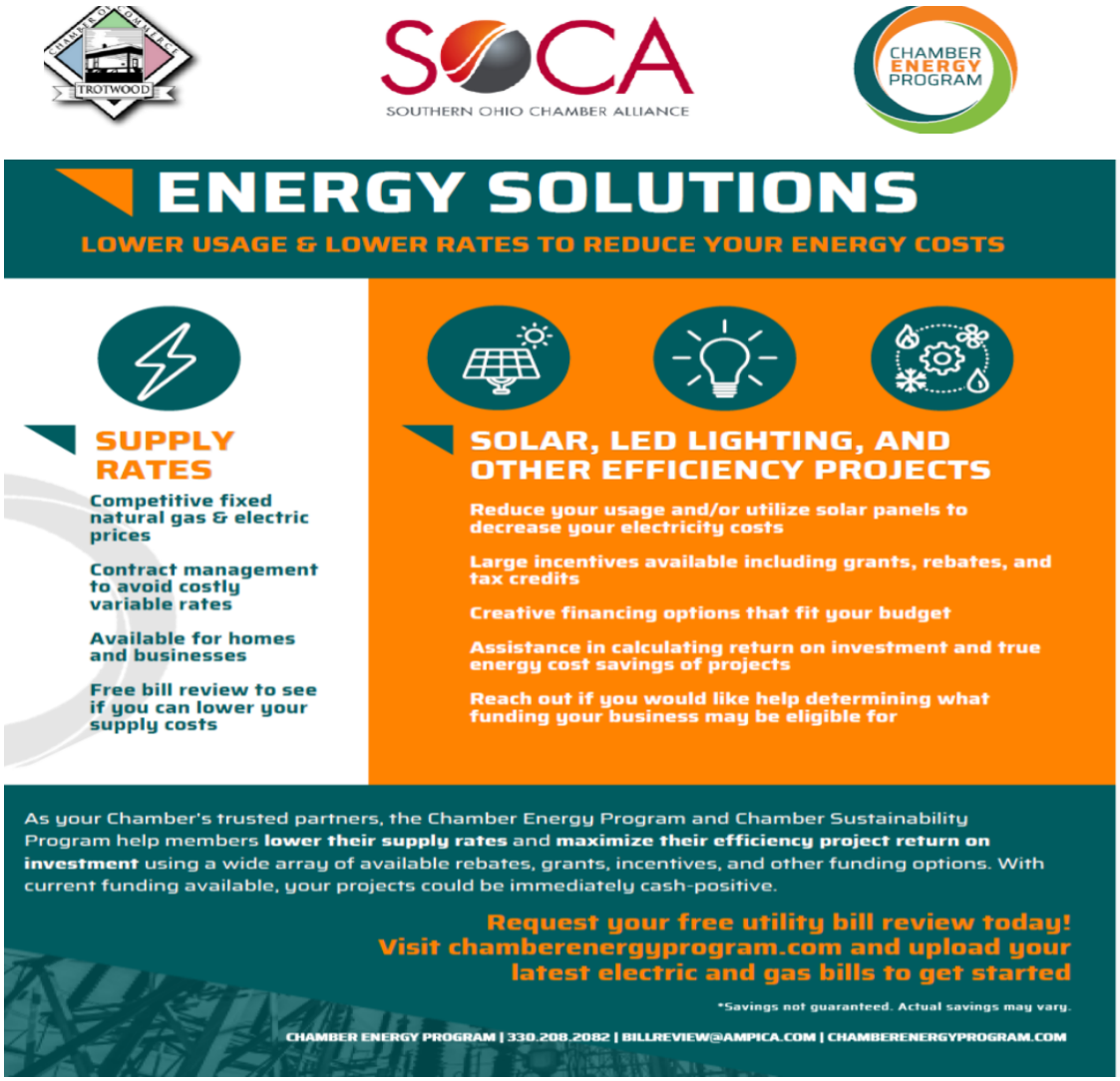
Through Trotwood Chamber of Commerce and the Southern Ohio Chamber Alliance (SOCA), qualifying employers may receive up to a 50% Ohio BWC premium discount for the 2027 policy year through the Group Experience Rating Program, administered by Hunter Consulting.

Enrollment is approaching, so now is a good time to find out whether your business qualifies. Hunter offers a free, no-obligation policy review to identify your potential savings and explain your options. Members can get started by completing the **AC-3 authorization form,** or you can connect with Jeff Price at Hunter Consulting, jprice@hunterconsulting.com or Mobile (859) 630-9255.

To get started, complete Hunter's AC-3 authorization form here: https://hunterconsulting.my.salesforce-sites.com/ac3form

You can also reply to this email, and we will connect you with Jeff Price at Hunter Consulting to walk you through the next steps.

We want you to get the most from your chamber membership. Let's see whether this benefit can help keep more money in your business.



Special Thanks to Our Wonderful Sponsors















Your sponsorship makes a difference; thank you so very much!