

THE NAVIGATOR

Pathways
Financial Credit Union

August 2016 Newsletter

Back 2 School Tips

Tips for both Elementary kids and the College-bound!

Every year around this time frantic parents flood into stores determined to purchase all the back-to-school items their kids need without dropping hundreds of dollars. Every year millions of them fail. Parents are shelling out more cash than ever getting their kids ready for school: In the past 10 years, spending on back-to-school items has increased more than 40% on average. Here are some tips to help you save this school year.

Elementary Tips

1. Do Your Homework

Many parents assume that buying school supplies from a dollar store will save money. Research shows that buying \$1 items on all school supplies can be more pricey. Top retailers, such as Wal-Mart and Kroger, have offers during these times that a dollar store cannot beat.



2. Don't Ignore the Price Drop or After Purchase

Most stores will give you the difference if something you buy goes down in price shortly after your purchase date. While this may be too annoying to do on small items like pens or folders, it is especially smart on big ticket purchases like laptops and tablets.

3. Don't Stress About Buying EVERYTHING on the List

Most teachers will provide their students with helpful lists of items your child will need for the school year. Don't overwhelm yourself with buying everything on the list at once, buy the necessities you know your child will need and wait on the larger items.

4. Don't Shop Too Early in the Summer

Buying items a little at a time might seem like the best way to budget for Back-to-School. However, experts say that the school savings don't hit the shelves until August. Prepare in advance by putting money into your savings account, not by shopping early.

College Tips

1. Make a Budget and Stick to it

Preparing for college tends to get expensive if done at the last minute. Save money this year by making a list at the end of the year and creating a budget. Use a savings account to save for your expenses for the next year.



2. Rent Text Books

Too many times students find themselves scrambling at the beginning of the year to get text books on time that they end up buying. Renting is a convenient and cost effective way to get all the information you need for the semester. Also check with friends who have previously taken the class, they may have one your can borrow.

3. Clean and Organize Your Room

You may have items in your room that you don't even know you have. Spend time cleaning and organizing your room by throwing away anything that cannot be reused and saving the items that can. Old folders, notebooks, pens and pencils are great examples of supplies that can be reused.

4. Visit your Credit Union!

Credit Union's tend to have the best rates for loans that help you save money! Come in to any of our branches for more information.

Swipe2Save Checking

From a cup of morning coffee, to groceries and gas, there are some things you end up buying every day. Why not get *rewarded* for those every day purchases by *saving each time you buy*?

Our new **Swipe2Save Checking** does just that - it rewards you for making every day purchases and saving money!



How It Works:

1. Open a new Swipe2Save Checking Account and make purchases with your debit card as you normally do.
2. Pathways rounds-up each transaction you make with your debit card to the nearest dollar and deposits the difference into a high-yield savings account earning **5.00% APY**.
3. For the first 6 months your account is open. **Pathways will match your rounded up amounts penny for penny up to \$50/month.**
4. After 6-months the matching program will end, but your transactions will continue to be rounded-up into your high-yield Swipe2Save Savings Account.

You could earn up to \$300 in the first 6 months and save even more when you Swipe2Save. Watch the video below to learn more or [contact your local branch of Pathways](#) for additional information.



Apply now to start saving!

Choose the description that best fits your situation. I am a/an:



Existing member without a checking account



Existing member with checking account
I want to add a Swipe2Save Savings Account

Existing checking accounts not eligible for Pathways matching funds; a Swipe2Save Savings Account will be added earning 5.00% APY.



New member applying for a Swipe2Save Checking Account

Historically Low Mortgage Rates!

Your Path to a Better Mortgage

12-Year Fixed Rate Special

Mortgage Rates as low as

2.99% APR^{*} **WITH NO CLOSING COSTS!**

- Great for Refinances
- Our Loan Officers are 5-Star Rated on Zillow
- Quick and Local Loan Decisions
- Your Loan Stays with Us – Serviced Locally**



Our first priority is delivering you top-notch service.

Our Mortgage Loan Officers don't view you as a "Yes" or a "No." Mortgages aren't a "one size fits all" product; they review your entire financial situation and match you with the product that best suits *your* needs. We'll work with you one-on-one to deliver timely communication and frequent updates on the status of your loan.



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(614) 276-6589 ext. 1412
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We work to save you money. We have competitive interest rates and reasonable closing costs.

We have in-house underwriting and servicing. Enjoy peace of mind knowing that we keep the servicing of your loan right here.

[LEARN MORE](#)

[APPLY NOW](#)

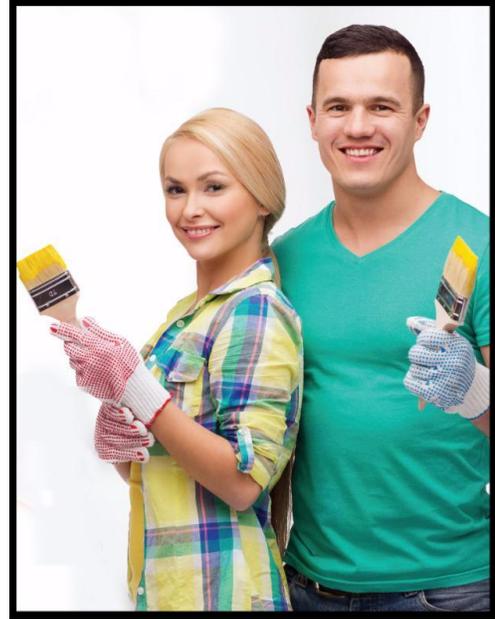
*APR = Annual Percentage Rate. Fixed 12-Year Mortgage interest rate assumes a maximum LTV of 80% for qualified buyers. Minimum loan amount is \$40,000. Minimum credit score to qualify for 2.98% APR offer is 740. Rate effective July 1, 2016 and is subject to change. All interest rate offers are based on your individual credit history, property values, and other qualifying factors and may be different from the rate quoted above. Existing Pathways Financial loans: closing cost fee of \$1,025 charged for any existing Pathways Financial mortgage loans refinanced to a lower rate under this program. **Excludes FHA and VA loans; FHA and VA loans offered through Quicken Loans.

Power Equity Line of Credit

Tackling a Home Improvement Project?
Put the equity in your home to work for you with a Pathways Power Equity Line of Credit!

Benefits of a POWER EQUITY Line of Credit

- One of the best rates in the market
Starting as low as 3.24% APR!*
- Lines up to \$100,000 / Up to 80% LTV
- NO annual fee or closing costs
- Interest-only payment option available
- 10-year draw period



Finance your project with a **Power Equity** Line of Credit.
Borrow \$20,000 for as little as \$54 a month.
Your new kitchen or bathroom can come with all of the sparkle
and none of the high monthly payments.



AS LOW AS

3.24% APR*

Pay NO Closing Costs!

LOAN AMOUNT	MONTHLY PAYMENTS AS LOW AS*
\$20,000	\$54
\$30,000	\$81
\$40,000	\$108
\$50,000	\$135
\$60,000	\$162

A **Power Equity** Line of Credit can be used to finance almost anything!

- Home remodel & repairs
- Pay off other debts
- Pay for college expenses
- Pay off high-interest credit cards
- Take a vacation
- Or almost anything else!

LEARN MORE

APPLY NOW

* Rates effective July 1, 2016 and are subject to change without notice. Maximum credit line of \$100,000; maximum LTV of 80%. Closing cost fee will be assessed if HELOC is closed within 3 years of opening. The draw period on your HELOC will be available for 10 years, followed by up to a 10-year repayment period. This line cannot replace a first position mortgage and must be in first or second position. Minimum line issued is \$20,000.

Energy Saving Tips

It's Never Too Early to Start Preparing for Winter



It may only be August but Fall is right around the corner, and before you know it the colder months will start sneaking in! Preparing now may help lower your energy cost down the road. Here are some tips to help you save.

1. Clean Out Your Gutters

Save yourself the hassle of repairing a leak by keeping an eye your gutters as leaves begin to fall. When you do, clean your gutters by running water through them to check for a misalignment that could cause water damage to your home. Leaving gutters full of leaves or debris can result in a build up that could potentially cause water damage to your home.

2. Check For Leaks In Your Home

Make sure you check all windows and doors for any leaks, big or small. Leaks can cause warm air to escape your home causing your heating system to work harder costing *you* money. Use caulk to seal any cracks you may find.

3. Give Your Furnace Some TLC

Don't wait for temperatures to drop! Your furnace may be a distant memory since you last powered it on, but before the cold weather descends and you must reluctantly switch it on, give it some TLC. Clean your furnace each autumn. Sediment build-up can cause your system to work less efficiently or potentially become a fire-hazard.

4. Get Your Ducts In A Row

Make sure your ducts are in order by properly sealing and insulating them. Tightly sealed and insulated ducts can potentially reduce your annual energy bills by \$120 or more!

5. Light The Way

We all love to decorate our home for the holidays, and it doesn't have to be a costly project. Spend the extra money on LED Lights to save on your electric bill.

Love My Credit Union Rewards

Talk about savings.



As a Pathways Financial Credit Union member, you can experience one-stop shopping and great discounts all at one place - LoveMyCreditUnion.org. One visit to the Love My Credit Union Rewards website and you'll soon discover **fantastic savings on wireless service and phones with Sprint** (and a whole lot more!) Click the banner above to learn more about discounts available to you.



**SIGN UP FOR
OUR EMAILS**



**SHARE THIS
EMAIL**

Pathways Financial Credit Union

www.pathwayscu.com

mail@pathwayscu.com

(614) 416-7588

[Access Online Banking Here](#)



**Limit three boxes of paper and three electronic devices per person.*

***Swipe2Save Checking - APY = Annual Percentage Yield. Swipe2Save Secondary Savings Account balances \$2,500 and under will earn 5.00% APY compounded and credited quarterly; balances exceeding \$2,500 will earn regular Secondary Savings APY. Consult the Credit Union's Account Disclosure Rate Supplement for current APY. Six month Credit Union match valid for new checking accounts only. Maximum match amount \$50 per month for the first six months; match ends six months after checking account opening. Round-up deposits will not be made in the instance of a negative checking account balance. The only deposits permitted into Swipe2Save Secondary Savings Account are round-up deposits from debit card transactions and applicable credit union match funds. PFCU share and checking accounts federally insured for up to \$500,000 through a combination of federal insurance provided by the National Credit Union Administration (NCUA) and private insurance by Excess Share Insurance Corporation (ESI). Savings rates subject to change without notice. We reserve the right to end or extend this offer at any time.*

****Please make sure that your cellphone service plan enables text messages. It is possible your carrier may charge for text messages - check your plan for details.*