

THE NAVIGATOR

Pathways
Financial Credit Union

July 2016 Newsletter

Vote Us #1 Again!

July 15 is the deadline to vote Pathways as "Best Credit Union" in Central Ohio.

For two of the last three years, our members have voted Pathways Financial Credit Union as the "Best Credit Union" in central Ohio in the Columbus CEO Magazine Best of Business Survey. We are truly honored to have received this recognition and have our dedicated members, like you, to thank for voting us to the top.



Please take a moment to complete the [2016 Best of Business survey](#) and once again vote for your credit union as the best in central Ohio. The survey is fun to take and it is very brief (only takes a few minutes to complete). To vote, follow these simple steps below:

1. [CLICK HERE](#) to access the survey.
2. Vote for "**Pathways Financial Credit Union**" in **#24, the "Best Credit Union"** category, and as a write-in for **#26, the "Best Business Lender"** category.
3. Go to the bottom of the survey and click the "Done" button to submit.

Voting is restricted to once per person, but please feel free to share this survey with your friends and family. **Voting ends on July 15.**

Thank you for your support - we greatly appreciate your vote and your membership!

A New Bill Pay System is Coming Soon



As you may have heard through other member communications, Pathways Financial Credit Union's Primary Data Processor will no longer be able to support the current bill pay service we offer to our members. As a result, we need to move our bill pay service to their new provider and that will affect your online bill pay.

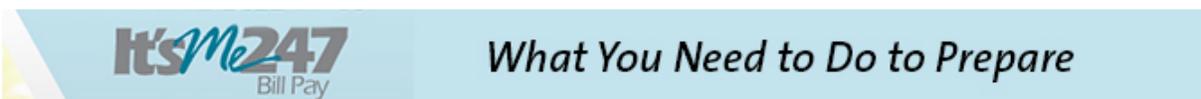
It's Me 247 Bill Pay is a simple and secure way to pay your bills online! Our new system will include some new features that will make this valuable tool even better, including:

- **Full integration within online banking**
- **Full mobile functionality for your phone or tablet**
- **Ability to configure email alerts**
- **Real-time access to checking account balance**
- **Reminders if balance isn't sufficient to pay bills**
- **A more intuitive, user-friendly experience**

In order to roll out the required new version of online bill pay, we'll need to temporarily turn off our current It's Me 247 Bill Pay for a short period prior to our conversion.

Beginning **July 11, 2016 and ending July 13, 2016**, you will not have access to It's Me 247 Bill Pay. On **July 14, 2016**, we encourage you to log in and check out the new system.

For additional information about our Bill Pay conversion, be sure to visit our website [here](#).



1. Document your current payees, including your account number, payee name, contact information, etc. Click the [video link below](#) to watch a tutorial on figuring out how to obtain your payee data.



2. Download your current bill pay history. You can do so by navigating to the **ACTIVITY** tab within our current bill pay system and downloading a 'CSV' file.

3. Note the dates of the system upgrade:

- a. Bill pay access will be unavailable: **July 11 - July 13, 2016**
- b. Our New Bill pay system will be available: **July 14, 2016**

4. Call, email or visit your local branch for any questions or concerns regarding the upgrade: **(614) 416-7588**.

[Click here](#) for frequently asked questions and further information regarding our new bill pay system.

Vital Money Questions to Ask Before Walking Down the Aisle

Summer and Fall are seasons for happy nuptials. You've found the perfect partner to spend the rest of your life with, but before you start spending money on the venue and honeymoon there's an important discussion you and your partner need to have about money.



Here are some tough financial questions to ask before you tie the knot.

1. What's your Credit Score?

Credit scores can have a major impact in your life, so before you apply for a mortgage and discover that your partner's credit score will make your rates skyrocket, check both of your scores together using [SmartScore](#) - a completely FREE service for all Pathways members!

2. How Should We Manage Household Finances?

Communication, honesty and making a plan together are the keys to financial success. There are a number of logistical questions to address as well, such as:

- *Do we divide bills evenly or based on earnings?*
- *How do we want to track our spending?*
- *What are our budgeting priorities?*
- *Who is responsible for making sure the bills are paid each month?*
- *Are we each responsible for our own debts, or those we brought into the*

3. What is Your Vision for Retirement?

Even if you're young, retirement age will sneak up on you. Don't put off this conversation. After all, you'll be working together with your spouse to turn your retirement dreams into a reality for the next few decades, so you may as well put a strategy in motion.

Marriage is a partnership in more ways than just romance. If you are able to answer all of these questions honestly and efficiently, you will have a happy home in more ways than one.

Coming Soon! The Pathways EMV Debit Card



We wanted you to be aware that we are introducing new **Pathways EMV Chip Debit Cards** over the next several months to replace our older debit cards. These newer debit cards are designed from the ground up to be more convenient, usable in more locations, and most importantly are more secure.

You will receive e-mail notification from Pathways prior to your card's arrival. **Please read and follow the instructions and information in this email, and activate your new debit card as soon as you receive it.**

If you have any questions regarding this matter, please don't hesitate to contact our member services department at **(614) 416-7588**. We value your security, and we appreciate your membership.



Top Tips for First-time Home Buyers

The challenge of buying a home for the first time can seem difficult. To help you minimize the process and get the most out of the purchase, we've got some handy tips to make life easier after you purchase your first home.

1. Considerations Before Your First Buy

The first thing you'll need to determine is what your long-term goals are and then how home ownership fits in with those plans. Some helpful questions to think about include:

- *What type of home best suites your needs?*
- *How much mortgage do you qualify for?*
- *How much home can you actually afford?*
- *Who will help you find a home and guide you through the purchase?*

2. The Buying Process

This process can be daunting, but if you prepare yourself ahead of time, you can stay ahead of the game. What you can expect in this process is finding a home, considering your finance options and making an offer. [Click here](#) for more information regarding home mortgage rates and options from Pathways.

3. Congratulations New Home Owner.. Now What?

You've signed the papers, paid the movers and it's beginning to feel like home. The work isn't over quite yet. Here is a few reminders for our home owners.

- *Keep saving*
- *Perform regular maintenance*
- *While traditionally American homes have appreciated in value over time, don't plan on making a killing on your home for your retirement fund*



**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.*