

THE NAVIGATOR

Pathways
Financial Credit Union

March 2016 E-Newsletter



Last Day to Apply for the 2016 Pathways Scholarship

Are you currently looking for scholarship money or know of a deserving student who is? Pathways and its credit union affiliates are offering up to \$18,000 in scholarship funds this spring. **Time is running out -**

your application must be postmarked by March 31, 2016. [Click here to learn more and view the application.](#)



Power Equity Line of Credit - The Best Tool For Your Next Project

We've passed the first day of spring and are now full-swing into home improvement season. As you prepare to tackle that new deck or bathroom remodel, don't forget the best tool in your remodel toolkit... a Power Equity Line of Credit from your credit union!

Features

- *Not just for sprucing up the house!* Use home equity products to consolidate high-interest debt, pay college tuition expenses, plan a vacation, and more.
- Rates some of the best you'll find in the market - **as low as 3.24% APR***
- **NO CLOSING COSTS or annual fee**
- Interest-only payment option available
- Borrow up to \$100,000
- Up to 80% LTV
- 10-year draw period

Click below to apply online or [contact your local branch of Pathways](#) today.

Apply Now



Rest Easy with Debit Card Coverage

Imagine the scenario: You dashed out of the house to pick up a few groceries and forgot your smartphone to access mobile/text banking. You're unsure of your checking account balance, but all of the items are on the belt. The cashier reads the total, you swipe and then...

declined.

Have peace of mind while shopping by enrolling in Pathways' **Debit Card Coverage program** today!

Here's how it works:

- 1.) You swipe your card for a transaction totaling more than you have in your checking account.
- 2.) *Without Debit Card Coverage your transaction would be declined.* Instead, enough funds to cover the transaction will automatically be pulled over from your savings account if available. You are assessed a small fee for the convenience of this "sweep" and your transaction is covered without having to pay an overdraft fee.
- 3.) If there are not enough funds in your savings account to cover the transaction **your transaction will still go through**. One overdraft fee per occurrence will be assessed. *We do not charge you a daily negative balance fee like many institutions.* Simply bring your account positive within 30-days for your account to remain in good standing.

Avoid potential embarrassment and make sure your debit card transactions are covered by enrolling in Debit Card Coverage. [Call or visit your local branch of Pathways](#) to opt-in or click the link below to enroll online now.

[Enroll in Debit Card Coverage Online Now!](#)



Swipe2Save Checking

These days you're hard-pressed to find free checking anywhere, *let alone an account that pays you*. Our new **Swipe2Save Checking** does just that - it rewards you for making every day purchases and saving money!

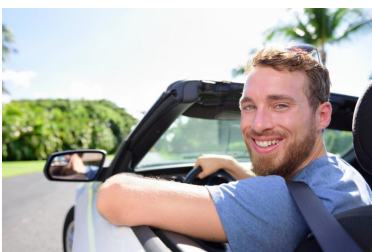
How It Works:

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.



Open Now



Earn Up to \$1,000 For Summer Vacation

Planning your summer getaway? We want to help you take the vacation of a lifetime! Transfer your existing auto loan to Pathways today and we'll pay you up to \$1,000 cash for making the switch.

Benefits:

- Keep your car but drive away with a new, low rate - as low as **2.99% / 3.29% APR***. *You could lower your monthly payment!*
- Earn 1% of the auto loan balance **up to \$1,000**
- **Make no payments for 3 months!**

Your car might be fast...but so are our loan officers. We can transfer your auto loan to Pathways in as little as one day. Start planning your vacation today! Refinance your auto loan by calling (614) 276-6589, stop by your [local branch of Pathways](#), or click below to apply online.

Apply Now



Less Time at the Dealer. More Money in Your Wallet.

New or used car, it doesn't matter! The Pathways Car Buying Service powered by TrueCar has the information you need so you can spend less time at the dealer and know for sure you're getting a great deal.

Save Time & Money:

- **Users save an average of \$3,279 off MSRP***
- See what others paid for the car you want and know what you should pay
- Access a network of Certified Dealers committed to giving upfront pricing information* so you know what to pay before leaving the house
- Get your Guaranteed Savings Certificate to streamline the car buying process



**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](#)



**Power Equity Line of Credit - 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. Rate subject to change at any time without notice.*

**Debit Card Coverage -Please check current fee schedule for most recent overdraft and transfer fees.*

**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.*

**Auto Loan Refinance - APR=Annual Percentage Rate. Borrowers with a credit score of 740+ are eligible for 2.99% / 3.29% APR. 3.29% APR includes \$165 document prep fee. 2.99% rate applies to model years 2010-2015 and terms up to 66 months. Your interest rate and repayment terms will be based on your individual credit history and may be different from rates quoted above. For cash back offer: Minimum loan amount is \$3,000; you will earn 1% of the auto loan balance transferred; maximum cash back is \$1,000. Early payment penalty applied if loan is paid off within six months of transferring to PFCU. Offer valid through August 31, 2016. We reserve the right to extend or end this promotion at any time. To obtain additional information, please contact your local branch of PFCU. Existing Pathways loans are not eligible for this offer.*

**TrueCar - Upfront pricing information and Guaranteed Savings not available in all states. See site for details. Between 7/1/15 and 9/30/15 the average estimated savings off MSRP presented by TrueCar Certified Dealers to users of TrueCar powered websites, based on users who configured virtual vehicles and subsequently purchased a new vehicle of the same make and model listed on the certificate from Certified Dealers, was \$3,279, including applicable vehicle specific*

manufacturer incentives. Your actual savings may vary based on multiple factors including the vehicle you select, region, dealer, and applicable vehicle specific manufacturer incentives which are subject to change. The Manufacturer's Suggested Retail Price (MSRP) is determined by the manufacturer, and may not reflect the price at which vehicles are generally sold in the dealer's trader area as not all vehicles are sold at MSRP. Each dealer sets its own pricing. TrueCar does not sell, lease, or broker motor vehicles.