

# THE NAVIGATOR

Pathways  
Financial Credit Union

September 2016 E-Newsletter

## *Celebrating Local Art Talent*

Area art lovers came together at our Marysville branch on August 4th to enjoy art created by Marysville High School students as part of our Local Expressions event series. Photos of participating works and some of the Marysville High School Art Show award recipients are below. Thank you to everyone for showing your support for these budding talents!

Expect more information on the next Local Expressions event soon!



**Darby Evans**  
MAL Union County Foundation  
Scholarship Winner



**Emma Rice**  
MAL Best of Show  
Graphite/Watercolor  
Award Winner



**Sarah Trancone**  
MAL Bob Oberlin Art  
Appreciation Award

## *Fall Into Savings This Season!*

Autumn is here. With the changing season comes new expenses, including increased utility bills, school programs for the kids and upcoming holiday purchases. These costs don't have to wreak havoc on your bank account. Here are five easy ways to fall into savings this season.

**Weatherproof your home.** Before the temperatures drop, consider weatherproofing your home. Using weatherstripping on windows and doors can lower heating costs, and cleaning your gutters will help drainage and

prevent any future problems.

**Cook at home.** Cooking in season is not only a great way to get a taste of the fall, but it's also a money saver since fruits and vegetables such as butternut squash, pumpkin, apples, potatoes and carrots are abundant and low priced.

**Get out of town.** Fall can be the ideal time to get out of town because many airline prices decrease, temperatures cool off and most people stay home - making tourist destinations less crowded.

**Move your workout outside.** Bathing suit season may be wrapping up, but fall is also a great season to head outdoors for exercise. Make a commitment to go for a hike on the weekends, or sign up for a 5K race and train for it by running outside.

**Save on entertainment.** Find new and fun ways to spend time with those you love. Parks are a great place to go in the fall. They are usually free and offer many great family-friendly amusements. Between Oktoberfest, Halloween, pumpkin patches and other fall festivities, there are bound to be free things to do with your family in your area.



Source: US News

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## *Fun Times at the All Ohio Balloon Festival!*

Despite mother nature's determination to cover all of us with a little bit of rain, it was nice seeing everyone coming out in force for the All Ohio Balloon Fest in Marysville on August 11-13. Pathways was a proud sponsor of the event, and we had the opportunity to interact with so many different people during the festivities. Thank you to everyone who took the opportunity to stop by and speak with us!



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## *Seasonal Car Care Tips - Be Prepared!*

If there is one thing living in Central Ohio can tell you, it's that weather and seasonal changes can really do harm to your car.

From daily drivers to weekend joyriders, now is the

perfect time to make sure your pair of wheels is prepared for colder temperatures, especially if you just purchased your vehicle with an [affordable auto loan from Pathways!](#)

**Check your tires.** Your tires play a huge roll in getting you safely to your destination. Inspect your tires for cracking or bubbling rubber to ensure they're in good condition.

**Inspect the spark plugs.** Spark plugs generally only need to be changed every 30,000 miles or so, but if you're car is in the shop for a tune up you should make sure your mechanic checks them for corrosion or other wear and tear. If a spark plug is misfiring due to a grime or a bad gap it means you're wasting gas.

**Change the Oil.** After the summer driving season it is probably about time for an oil change, so be sure to check your odometer. Draining old oil removes grime from inside the engine and fresh oil helps regulate engine temperature and keeps everything properly lubricated to prevent major engine damage.

**Replace the air filter.** Vehicles burn a mix of gas and air to make the engine run. If the air filter is clogged and the engine can't get the oxygen it needs to run right the engine will compensate by burning more gasoline. Not only is this a waste of gas, the rich fuel mixture can cause other engine problems as well.

Source: Autblog



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## Swipe2Save Checking

So many people are discovering new ways to save money with **Swipe2Save Checking**, shouldn't you benefit too?

From a cup of morning coffee, to groceries and gas, there are some things you end up buying every day. Get *rewarded* for those every day purchases by *saving each time you buy!*

**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

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***Historically Low Mortgage Rates!***

## Your Path to a Better Mortgage

### 12-Year Fixed Rate Special

Mortgage Rates as low as

**2.99%** APR<sup>\*</sup> **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.

### 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.



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Greg Allen  
Mortgage Loan Officer  
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LEARN MORE

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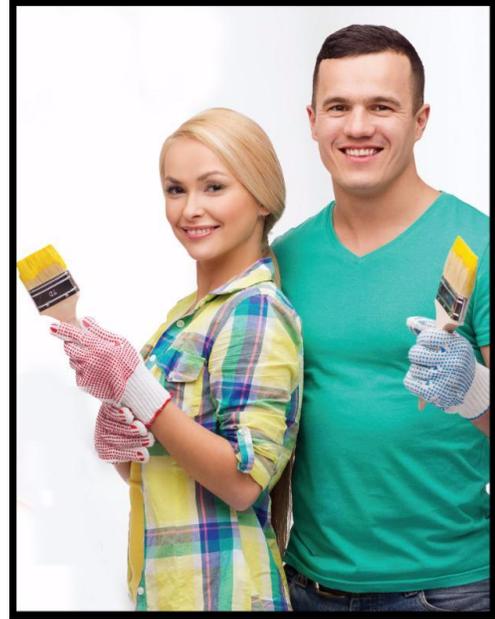
\*APR = Annual Percentage Rate. Fixed 12-Year Mortgage interest rate assumes a maximum LTV of 80% for qualified buyers. Minimum loan amount is \$40,000. Minimum credit score to qualify for 2.98% APR offer is 740. Rate effective July 1, 2016 and is subject to change. All interest rate offers are based 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.

## 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](http://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

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(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.*