



Time to Vote for the Future of YOUR Credit Union!

It's time to vote for the Pathways Financial Credit Union volunteer Board of Directors. We have five candidates running for three seats in this election, and if you're the primary owner listed on the account, have been a member for 90 days+, your account is in good standing & over 16, you are eligible to cast a ballot between now and March 8.



[Click Here to Vote Online Today!](#)

You may also vote over the phone by calling (888) 865-9578. Or, if you prefer a traditional ballot, they are also available at our branch locations.

Also, please join us for the Pathways Financial Credit Union Annual Meeting on March 15, 2017 - 6:30 pm at our Casino District Branch located on 750 Georgesville Road!

Video Scholarship Contest Up to \$11,000 Available

Between now and April 15, Pathways Financial Credit Union is proud to award four scholarships totaling \$6,000 this year! Applicants are required to submit a video essay that answers a specific question about credit union membership.

Two applicants will receive scholarships for \$2,000 (one is reserved for a high school senior), and two applicants will receive \$1,000 scholarships.

Qualifying applicants will also be forwarded to the Ohio Credit Union Foundation, who is offering one \$5,000 video scholarship for Ohio credit union members pursuing an undergraduate degree.

Between all of available scholarship opportunities, up to \$11,000 in possible scholarship funds are available to possible participants!



Interested? Here's How to Apply:

- Ask a Pathways associate for details at one of our branch locations.
- Download an application at <http://www.pathwayscu.com/scholarship/>

Local Expressions - A Pairing of Fine Art and Craft Wine

Join Pathways Financial Credit Union and the Marysville Art League at our Marysville Branch for an evening of fine locally crafted wine from Marysville's [Dalton Union Winery](#) and artwork by area artists Sandy Burns and Katy Sanford.

When:

Thursday, February 9, 2017
5:30 to 7:30 p.m.

Where:

Pathways Financial Credit Union - Marysville
121 Emmaus Road, Marysville, Ohio

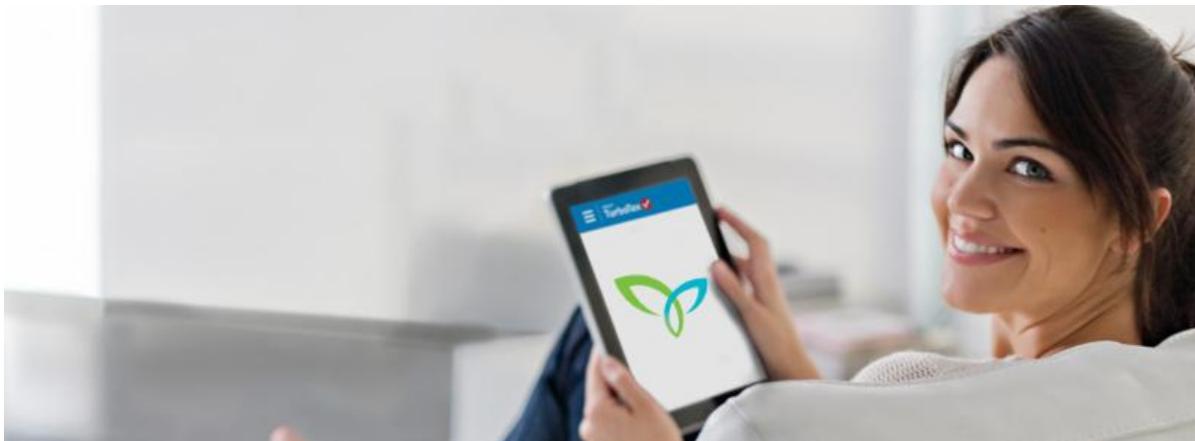


About the Artists:

Sandy Burns is a self-taught folk artist. As a girl, she sat beside her maternal grandfather as he created his own art. "When we would go visit him, I would watch him sit at his easel and paint the most beautiful pictures," Sandy explained. "My grandfather's art was probably considered realism, but I graduated to folk art." Buoyed by her faith, her family, and her two Schnauzers, Sandy carries on the long tradition of American Folk Art through her remarkable paintings.



Katy Sanford is an artist, painter, interior designer, business owner, mom, wife and lover of art history. She graduated from Bowling Green State University with a bachelor's degree in art and interior design. She serves on the Marysville Art League's board of directors and teaches there. Her diverse classes include Little Picassos, Family Paint Day, Sip and Paint for adults, wine glass painting, mixed media arts and furniture re-purposing. Katy also owns Murals by Katy, creating large-scale wall and floor murals for her clients. "I love color and my style is funky," she says. "I really want to show others that I am always reinventing myself in my artwork."



TurboTax: The Smarter Way to Your Biggest Refund

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- Run error checks and a final review to help make sure your taxes are done right.
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Cristina Diaz

Mortgage Loan Officer - NMLS# 562186
614-276-6589 ext. 1245
cdiaz@pathwayscu.com



Greg Allen

Mortgage Loan Officer - NMLS# 1479641
614-276-6589 ext 1412
gallen@pathwayscu.com

Interested in learning more, or ready to apply right away? Click the buttons below to begin your path towards a better home loan experience.

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[APPLY NOW](#)



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.** (*for new checking accounts only*)
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.²



New member applying for a Swipe2Save Checking Account

Love My Credit Union Rewards



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.

February Branch Closings

Pathways Will Be Closed for Business on the Following Holidays

Monday, February 20 - President's Day

All branches will be open during regular hours business day following the holiday. Your funds remain easily accessible to you via debit card purchases and ATM access. Monitor your accounts 24/7 through our mobile app, text banking, and telephone banking services.



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Pathways Financial Credit Union

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Access Online Banking Here



SIGN UP FOR OUR EMAILS



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.

*Mortgage Offer: 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 3.49% APR offer is 740. Rate effective 1/1/2017 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.*

Pathways Financial Credit Union, 5665 North Hamilton Road, Columbus, OH 43230

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