

# THE NAVIGATOR

Pathways  
Financial Credit Union

March 2017 E-Newsletter

## 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/>

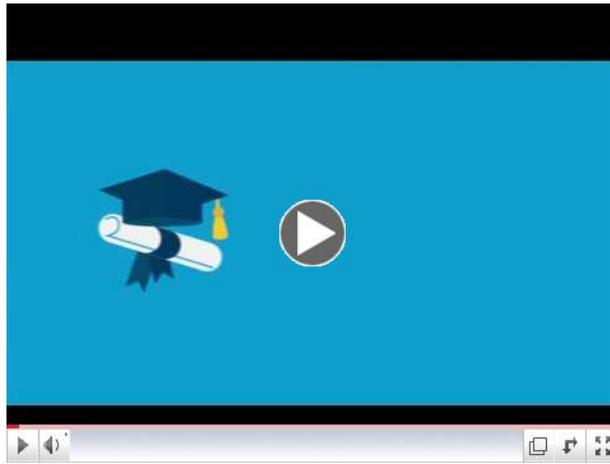
---

## The Smart Option Student Loan® for by Sallie Mae®

*For borrowers attending degree-granting institutions.*

On top of our limited-time scholarships, Pathways now offers the Smart Option Student Loan! Pay for college the smart way with three great repayment options and competitive interest rates! This loan is an ideal solution to help you pay for college

expenses not covered by scholarships and federal loans.



Smart Option Student Loan

The Smart Option Student Loan features and benefits:

- Multiple in-school repayment options plus a choice of competitive fixed and variable interest rates, providing even more flexibility
- No origination fee and no prepayment penalty
- Benefits and an interest rate reduction available
- Rates that reward creditworthy borrowers
- Applying with a creditworthy cosigner may help you qualify
- 100% US-based Student Loan Specialist

[Get Started by Clicking Here!](#)

---

## *Pathways Annual Meeting Reminder*

Pathways members are invited to participate in the Annual Meeting on March 15, 2017, at 6:30 pm at our Casino District Branch located on 750 Georgesville Road.

We look forward to seeing you there!



# Sky's the Limit! Enjoy 3 Ways to Elevate Your Savings AND a FREE Safe Deposit Box!



Tired of low saving rates at your bank?

**Look below and see how much more you can earn at Pathways Financial Credit Union!**

And for a limited time, when you open any of the qualifying products below, you can also receive a free safe deposit box for 2017.

## TAKE YOUR MONEY TO NEW HEIGHTS



4-Month Limited Participation

SHARE CERTIFICATE

**4.00%** APY\*

PLUS, A FREE SAFETY DEPOSIT BOX FOR 2017!

Maximum participation is \$2,500

60 Months

BUMP RATE CERTIFICATE

**2.00%** APY\*\*

PLUS, A FREE SAFETY DEPOSIT BOX FOR 2017!

Federally Insured

MONEY MARKET

**0.60%** APY\*\*\*

PLUS, A FREE SAFETY DEPOSIT BOX FOR 2017!

**HIGHER RATES.  
FASTER SAVINGS.**

Open an  
account  
today!

Call (614) 276-6589

Visit any of our Central Ohio branches

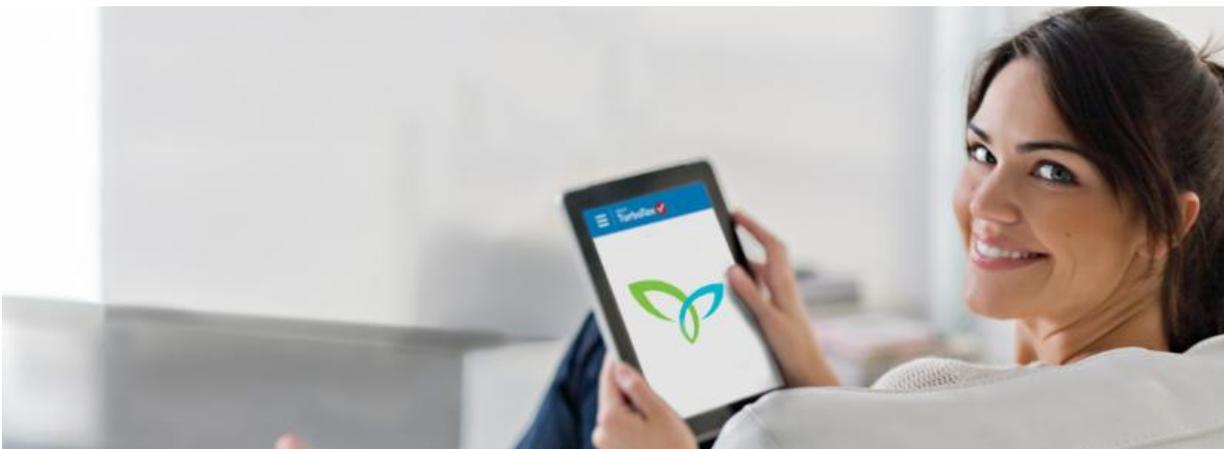
**SEE THE DIFFERENCE FOR YOURSELF!**

**Pathways**  
Financial Credit Union

	CHASE	FIFTH THIRD BANK	Huntington Welcome!	PNC BANK	Bank Averages	Pathways	The Pathways Advantage
Money Market <small>Based on \$25,000 balance</small>	0.01%	0.05%	0.22%	0.11%	0.09%	0.25%	178% MORE!
12 Month Certificate	0.02%	0.05%	0.10%	0.18%	0.08%	0.70%	700% MORE!
18 Month Certificate	0.02%	0.05%	0.10%	0.20%	0.09%	1.00%	981% MORE!
30 Month Certificate	0.02%	0.20%	N/A	N/A	0.11%	1.15%	945% MORE!
36 Month Certificate	0.15%	0.30%	0.20%	0.35%	0.25%	1.25%	400% MORE!
60 Month Certificate	0.35%	0.65%	0.55%	0.70%	0.56%	2.00%	256% MORE!
Safe Deposit Box	\$45 - \$165	\$85 - \$275	\$37 - \$100	\$45 - \$70	\$53 - \$152	FREE! <small>For 2017 with Qualifying Account</small>	\$20 - \$80 VALUE

Free Safe Deposit Boxes are available only while supply lasts

**Remember: Tax Day is Tuesday, April 18!**  
**Take Advantage of the Pathways Member Discount with TurboTax!**



This year, use TurboTax to file your taxes the smarter way. You'll get your biggest possible refund and be confident your taxes are done right.



- Translate taxes into simple questions about your life, with information from your answers inserted into the right forms for you.

- Run error checks and a final review to help make sure your taxes are done right.
- **With TurboTax Federal Free Edition, Pathways Financial Credit**  
Union members with simple federal tax returns can prepare, print and e-file for FREE!

[Click Here to Get Started!](#)

# LESS CREDIT CARD DEBT. MORE SMILES.

## HOME LOANS - THREE OPTIONS

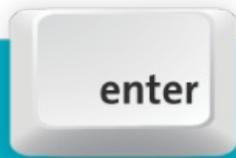
as low as

# 3.49%<sup>APR\*</sup>

NO CLOSING COSTS



Consolidating high interest debt into one easy payment is just a few key strokes away!  
Choose the best option for you from the list below and apply!



**enter**

into one  
easy payment

12-YEAR  
**FIXED RATE**  
MORTGAGE

as low as

# 3.49%<sup>APR\*</sup>

NO CLOSING COSTS



**esc**

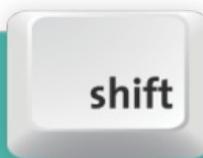
credit card  
debt

SMARTPATH  
**5/5 ADJUSTABLE RATE**  
MORTGAGE

as low as

# 3.49%<sup>RATE\*</sup>

# 3.99%<sup>APR\*</sup>



**shift**

away from  
high payments

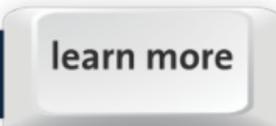
POWER EQUITY  
**HOME EQUITY LINE**  
OF CREDIT

as low as

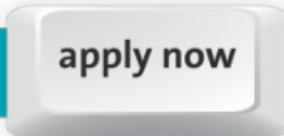
# 3.49%<sup>APR\*</sup>

NO CLOSING COSTS

**Have questions?**



**Pay off your debt and save!**



# Historically Low Mortgage Rates!

## Your Path to a Better Mortgage

### 12-Year Fixed Rate Special

Mortgage Rates as low as

**3.49** % **WITH NO CLOSING COSTS!**  
APR\*

- 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.



**Cristina Diaz**

Mortgage Loan Officer - NMLS# 562186  
614-276-6589 ext. 1245  
[cdiaz@pathwayscu.com](mailto:cdiaz@pathwayscu.com)



**Greg Allen**

Mortgage Loan Officer - NMLS# 1479641  
614-276-6589 ext 1412  
[gallen@pathwayscu.com](mailto: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.

[LEARN MORE](#)

[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.\*



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](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

[www.pathwayscu.com](http://www.pathwayscu.com)

[mail@pathwayscu.com](mailto:mail@pathwayscu.com)

[Access Online Banking Here](#)



*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.*

*Consolidation Loan Offer: APR = Annual Percentage Rate. Your interest rate and repayment terms will be based on your individual credit history, property values, and other qualifying factors and may be different than rates quoted above. Credit score of 740+ required for rates listed above. All rates effective January 1, 2017 and are subject to change at any time without notice. Smart Path 5/5 ARM - Interest rate fixed for the first five years at 3.49% with an APR of 3.99%. EXAMPLE: a 5/5 ARM, 30 year SmartPath mortgage, 0 points. A \$150,000 mortgage will be paid in 360 monthly installments of \$612.36 during the first 60 months. Based on the current index and margin, the payment would adjust to \$620.55 for the next 60 month period with subsequent rate adjustments occurring every 60 months. Initial discount rate reflects a reduction in effective rate until the first adjustment after the fifth year to the 1 Year Treasury Constant Maturity as published in the Wall Street Journal, presently 0.58%, plus a margin of 2.75%. Interest rate available for loan amounts between \$50,000 and \$417,000. Annual Percentage Rate (APR) reflects 85% Loan to Value based on appraisal. Rate caps are a maximum 2% adjustment every five years and a maximum 6% increase over the life of the loan. 12-Year*

Mortgage -Fixed 12-year mortgage interest rate assumes a \$100,000 loan amount for qualified buyers with a maximum LTV of 80%. Minimum loan amount of \$30,000. Existing Pathways Financial loans: closing cost fee of \$1,025 charged for all Pathways Financial mortgage loans refinanced to a lower rate under this program. 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.

