

April 21, 2017

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Dear

We are very pleased to inform you of some exciting changes in the Pathways Credit Card program. In June of this year, you will be receiving a new Pathways MasterCard, which will replace your old Pathways VISA. The new Pathways MasterCard will introduce new features and benefits for you.

In preparation for moving to the new MasterCard platform, we are making some changes that will occur before June. For your convenience, there is a list of some important changes on the back of this letter.

You can also see the new benefits, changes, FAQ's, and the timeline for the switch on our website at www.pathwayscu.com/mastercard.

Please see the back of this letter for important details regarding
the transition to your new Pathways MasterCard

Your new MasterCard is scheduled to arrive at your household in mid-June. You can start using your new MasterCard anytime on, or after, June 19, 2017. For your convenience, your old VISA will continue to work through July 31, 2017. Don't forget to activate your new MasterCard before you start to use it.

Your payment due date will be the 28th of each month starting with your July 2017 payment for your June 2017 activity. Note: You may notice your payment due date changing slightly in May and June, providing you additional time for your next payment, as we transition the payment due date to the 28th of the month.

Thank you for being a member/owner of Pathways and for your patience as we work to improve our credit card program for you.

Sincerely,



Michael Spellman
Vice President
Marketing and Business Development

Important Information about your new Pathways MasterCard

1. **Your Pathways Credit Card Reward Points will automatically be transferred from your old VISA to your new MasterCard and you will continue to earn new reward points.**
2. **You will continue to enjoy your same great interest rate on your new Pathways MasterCard.** Pathways offers some of the lowest credit card rates in the country!
3. **Your new Pathways MasterCard will be fully integrated into our home banking system (starting on June 19, 2017).** You will be able to see your card balances in real time, make online payments, review your account history, and more, when you login to home banking.
4. **Your payment due date will be the 28th of each month starting with your July 2017 payment for your June 2017 activity. Note:** *You may notice your payment due date changing slightly in May and June, providing you additional time for your next payment, as we transition the payment due date to the 28th of each month.*
5. **Please use this new address for all future payments that you send by mail or submit in online bill payment systems:**

Pathways Financial Credit Union
Attn: Payments Dept.
5665 N. Hamilton Road
Columbus, Ohio 43230

After our change to MasterCard, you **will have the added convenience of making your credit card payment online in our home banking system.** If necessary, you can of course still make in-person payments at any Pathways branch office.

6. **If you live in a household with two card holders, please note that you will each have your own card with a different card number.** This will provide much greater individual security and convenience if you lose a card.
7. **You can start using your new MasterCard anytime on, or after, June 19, 2017. It will not work prior to that date.** Please remember to follow the directions on the card to activate your new MasterCard prior to using it.
8. **For your convenience, during the transition to MasterCard, your old VISA will continue to work until July 31, 2017.** After you activate your new MasterCard, be sure to safely and securely destroy your old VISA card.
9. **No more separate credit card statement mailings.** After June 2017, your new MasterCard statement will be included with your Pathways paper statement or eStatement. No more separate credit card statement mailings.
10. **Start enjoying all the new benefits of your Pathways MasterCard!**

Thank you again for being a **member/owner of your credit union** and for your patience as we improve our credit card program for you.