

THE NAVIGATOR

Pathways
Financial Credit Union

August 2017 e-News

An Excellent Evening of Local Artistic Talent & Wine

Thank you to everyone who joined Pathways and the Marysville Art League at our Marysville Branch on Thursday, August 3 2017 for an evening of locally crafted fine wine and artwork by Carole Stolte-Brouillette!

Some photos of the artwork and event are below:



We appreciate every opportunity to highlight local artistic talent and also interact with our

Pathways at Pelotonia 2017

Because of its core mission of raising money to help combat cancer, [Pelotonia](#) is an important event for many of our associates at Pathways. Below are two examples from this year's event of how our associates chose to get involved.



Deanna Barzak - Business Development Manager
Rider



Deanna (2nd from left) & her team



Deanna's team in action

1RP AEP Building Branch Manager Kim Fogle
Event Support Volunteer



Helping with Trash Setup



Manning a Refreshment Station

It's Time to Get Rewarded

HAVE A MORE
**REWARDING
SUMMER**

**1.5% CASH
BACK**



GET THE CARD WITH **UNBEATABLE PERKS**

1.5% CASH BACK
for each dollar spent




0%
0% Intro rate for balance transfers for 12-months!

NO ANNUAL FEE

NO MINIMUM FINANCE CHARGE


25 DAY GRACE PERIOD
before interest is charged on purchases

EMERGENCY CASH and card replacement

 **CASH BACK IS DEPOSITED INTO HIGH YIELD SAVINGS ACCOUNT** **5.0% APY***
Cash Back is deposited into your Pathways Member Rewards Savings account, which earns 5.00% APY* on the first \$2,500!

24 HOUR account access

 **Not into cash back?**
Redeem Reward Points for travel, gift cards, or merchandise!


up to \$25,000
Credit available from \$500 up to \$25,000

 **Make charitable contributions to one of 5 local charities**

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

Pay Less with a Pathways Mortgage

**PAY LESS.
SMILE MORE.**

HOME LOANS - FOUR OPTIONS

as low as
3.49 %
APR*
NO CLOSING COSTS



Get a low rate mortgage in just a few key strokes. You'll enjoy local underwriting and fast approvals from the credit union you trust.

control fees and high interest

12-YEAR
FIXED RATE
MORTGAGE

as low as
3.49 %
APR*
NO CLOSING COSTS*

alt ernalve flexibility

SMARTPATH
5/5 ADJUSTABLE RATE
MORTGAGE

as low as
3.49 %
RATE*
3.99 %
APR*

shift to saving more money

GREAT 15-YEAR AND
30-YEAR MORTGAGES RATES
ALSO AVAILABLE!

delete the extra fees & save

POWER EQUITY
HOME EQUITY LINE
OF CREDIT

as low as
3.99 %
APR*
NO CLOSING COSTS*

Pay less and save!

[apply now](#)

Questions? Our Mortgage Experts are Here to Help!



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

The advertisement features a central circular logo with the text "SWIPE 2 \$SAVE CHECKING" and the Pathways Financial Credit Union logo. Surrounding the logo are six panels illustrating benefits: "EARN UP TO \$300 by using your debit card", "UNBEATABLE RATE 5.00% APY*", "CASH REWARDS", "WE MATCH YOUR SAVINGS", and "EACH TIME YOU SWIPE". The background is a grid of blue and green squares with falling money illustrations.

EARN UP TO \$300
by using your debit card

UNBEATABLE RATE
5.00% APY*

CASH REWARDS

SWIPE 2 \$SAVE CHECKING

WE MATCH YOUR SAVINGS

Pathways
Financial Credit Union

EACH TIME YOU SWIPE

The free checking account that rewards you for saving money.

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 **WE ROUND UP YOUR PURCHASES**
Each debit card transaction you make is rounded to the nearest dollar and deposited into your Swipe2Save Savings

2 **WE MATCH YOUR SAVINGS**
For the first 6 months we'll match every penny rounded up by debit card transactions, up to \$50 each month

3 **YOU EARN AN UNBEATABLE RATE**
Your Swipe2Save savings earns a high yield of **5.00%** APY*

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

Earn More with Limited Time Deposit Specials

EARN MORE AT PATHWAYS!



4-Month Limited Participation

SHARE CERTIFICATE

4.00% APY*

PLUS, A FREE SAFETY DEPOSIT BOX FOR 2017!

New Money Special!

Maximum participation is \$2,500

60 Months

SHARE CERTIFICATE

2.20% APY

PLUS, A FREE SAFETY DEPOSIT BOX FOR 2017!

Federally Insured

MONEY MARKET

Earn up to **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!

	CHASE	FIFTH THIRD BANK	Huntington WALLOPTE	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%	0.10%	0.25%	156% MORE!
12 Month Certificate	0.02%	0.05%	0.10%	0.18%	0.09%	0.80%	814% MORE!
18 Month Certificate	0.15%	0.05%	0.10%	0.20%	0.13%	1.15%	820% MORE!
30 Month Certificate	0.15%	0.15%	N/A	N/A	0.15%	1.25%	733% MORE!
36 Month Certificate	0.90%	0.20%	0.20%	0.35%	0.41%	1.35%	227% MORE!
60 Month Certificate	0.35%	0.40%	0.55%	0.70%	0.50%	2.20%	340% MORE!
Safe Deposit Box	\$45 - \$165	\$85 - \$275	\$37 - \$100	\$45 - \$70	\$53 - \$152	FREE! <small>Until March 2018 with Qualifying Account</small>	Only \$20 - \$80 at Pathways

Free Safe Deposit Boxes are available only while supply lasts

Love My Credit Union Rewards

[Sprint Credit Union Member Discount](#)

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.



**SIGN UP FOR
OUR EMAILS**



**SHARE THIS
EMAIL**

Pathways Financial Credit Union

www.pathwayscu.com

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 Offers: *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 July 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 1.12%, 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. Example includes an estimated closing cost of \$2,847. 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 \$50,000. Closing costs charged for refinancing existing Pathways mortgage: \$1,250. 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 \$25,000. Closing costs charged for refinancing existing Pathways HELOC: \$625.*

*Deposit Specials: *APY=Annual Percentage Yield. Maximum participation is \$2,500 and is limited to one certificate per member household. New money only. Certificate will automatically roll to a 12-month term certificate upon maturity at the regular 12-month certificate rate in place at that time. Offer valid until 8/31/2017 and must be presented at time of application. Pathways reserves the right to extend, or end, this special rate at any time. ***Money market rates are tiered and you can earn 0.60% APY with a minimum balance of \$250,000. See our website at pathwayscu.com for all of our money market rates. Rates effective 6/1/17. Rates subject to change without notice. Bank rate averages as of 6/1/17 based on internet survey. Membership eligibility required. This credit union is federally insured by the National Credit Union Administration.*

