

THE NAVIGATOR

Pathways
Financial Credit Union

July 2017 E-Newsletter

Vote YOUR Credit Union "Best" in Central Ohio!

Thank you for being a member of Pathways Financial Credit Union.

Every day it is our honor and privilege to be a part of your successful financial future.

If you feel that Pathways has made a positive contribution to your financial health, please [vote for YOUR credit union](#) in the 2016 Best of Business survey. It's an excellent way to show all of Central Ohio that we're truly the path to a better banking experience.



The survey is fun to take and it is very brief (only takes a few minutes to complete). To vote, follow these simple steps below:

1. [Click here](#) to access the survey.
2. Vote for "**Pathways Financial Credit Union**" in the "**Credit Union**" category.
3. Enter your information to register your vote.
4. **That's it!** Continue voting for other categories or close the window to finish.

Voting is restricted to once per person, but please feel free to share this survey with your friends and family. **Voting ends on July 14.**

Thank YOU!

We appreciate your vote, your time, and your membership!

Local Expressions: An Evening of Local Art & Wine

Local EXPRESSIONS

Local art.
Local banking.
Local flavor.

Wine Cheese Art

Thursday, August 3, 2017 ■ 5:30 to 7:30 p.m.

Marysville Branch of Pathways Financial Credit Union

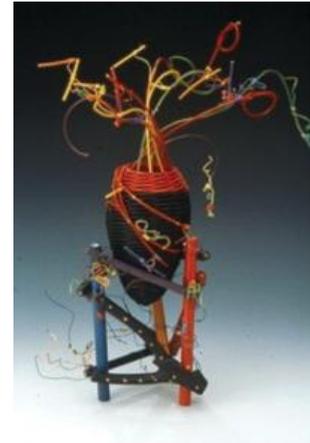
121 Emmaus Road, Marysville

- Wine from Marysville's Dalton Union Winery
- Artwork from Marysville artist Carole Stolte-Brouillette



Join Pathways Financial Credit Union and the Marysville Art League at our Marysville Branch on Thursday, August 3, 2017, for an evening of fine locally crafted wine and artwork by Carole Stolte-Brouillette.

Carole Stolte-Brouillette has explored fiber techniques including spinning, weaving, stitchery, and papermaking. Her baskets preserve nature's plant life with vines, flax, beads, wire, porcupine quills, pine needles, broom sedge, willow, honeysuckle, and bark. She recently expanded her artistry through quilting, building on her expressions through fiber. Carole is a member of the Ohio Designer Craftsmen and The Union County Historical Society.



Dalton Union Winery is a true Marysville treasure. Combining winecraft and a welcoming hospitality in a country atmosphere, it is a favorite destination for natives and visitors.

See you there!

A Delicious Way to Fight Cancer

1RP AEP Building Branch Manager Kim Fogle sold out of pies while helping out with the AEP Pelotonia Pie Fundraiser! Here's a picture of her selling the last two. Pathways is always proud to support charities that are an important part of our members' lives.

Way to go, Kim!



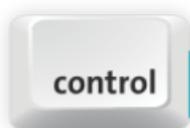
**PAY LESS.
SMILE MORE.**

HOME LOANS - FOUR OPTIONS

as low as
3.49% APR*
NO CLOSING COSTS



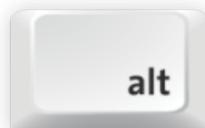
Get a low rate mortgage in just a few key strokes. You'll enjoy local underwriting and fast approvals from the credit union you trust.



control fees and high interest

**12-YEAR
FIXED RATE
MORTGAGE**

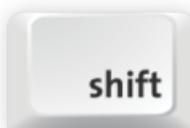
as low as
3.49% APR*
NO CLOSING COSTS*



alt alternative flexibility

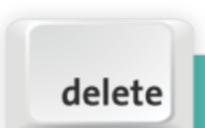
**SMARTPATH
5/5 ADJUSTABLE RATE
MORTGAGE**

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 graphic features a central circular logo with the text "SWIPE 2 \$SAVE CHECKING" and the Pathways Financial Credit Union logo below it. Surrounding the logo are six panels illustrating benefits: "EARN UP TO \$300 by using your debit card", "UNBEATABLE RATE 5.00% APY*", "CASH REWARDS" (with a money bag), "WE MATCH YOUR SAVINGS" (with a stack of money), "EACH TIME YOU SWIPE" (with a hand using a debit card at a terminal), and a stack of money falling from a hand. The bottom of the graphic has a dark blue banner with the text: "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

Move Your Car Loan - Get up to \$1,000 Cash Back

Great Rates!

Lower Payments!

ROAD TRIP

TO A SUMMER VACATION

Transfer your auto loan to Pathways and add a little vroom to your summer.

Up to \$1,000 Cash Back • No payments this summer
A low rate loan as low as 3.58% APR*



Your adventure awaits!

AUTO LOANS
as low as
3.58% APR*

CLICK HERE
for our
LOAN SAVINGS
CALCULATOR
or to
APPLY TODAY!

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	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.*

*Auto Loan Offer: *APR = Annual Percentage Rate. Borrowers with credit scores of 740+ are eligible for 3.58% APR based on \$20,000 loan amount over 60-month term and includes \$175 document prep fee. Your interest rate and repayment terms will be based on your individual credit history and may be different from the rate quoted above. For cash back offer: Minimum loan amount \$3,000; you will earn 1% of the auto loan balance transferred; maximum cash back \$1,000. Early payment penalty fee will be assessed if transferred auto loan is paid off within the first 6 months. Offer valid through August 31, 2017. We reserve the right to extend or end this promotion at any time. To obtain additional information, please contact your local branch of PFCU. Existing Pathways loans not eligible for this offer.*

