

# THE NAVIGATOR

Pathways  
Financial Credit Union

June 2017 e-Newsletter

## ***Vote Pathways #1 for Best of Business!***

Twice in the past our members have voted Pathways Financial Credit Union as the "Best Credit Union" in central Ohio in the Columbus CEO Magazine Best of Business Survey. We are truly honored to have received this recognition and have our dedicated members, like you, to thank for voting us to the top.

Please take a moment to complete the [2016 Best of Business survey](#) and once again vote for your credit union as the best in central Ohio. 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 for your support - we greatly appreciate your vote and your membership!***



## ***Skip a Loan Payment This Summer!***

***Summertime Skip-A-Pay can free up funds for your summer plans***



Looking for a little extra summertime spending cash? Our Skip-A-Pay program lets you skip your June or July payment on qualifying Pathways loan(s), freeing up extra funds for vacation, home improvement, or any other seasonal plans.

[Click here](#) to access and print your Summertime Skip-A-Pay form. Once completed, return to the credit union along with your processing fee of \$35 per loan. You can return the form:

- Via mail to the Western branch of Pathways Financial Credit Union, 750 Georgesville Rd., Columbus, OH 43228
- By faxing it to 614-276-5762
- By bringing it in to your local branch of Pathways Financial Credit Union
- Via e-mail at [mail@pathwayscu.com](mailto:mail@pathwayscu.com)

**You can also use skip-a-pay via online banking!** To see if your loan is eligible, [simply log in to online banking](#) and look for the green Skip-A-Pay button reading "SP" next to your loan. Then just follow the step-by-step prompts to complete your Skip-A-Pay easily and conveniently.

**Payment for the \$35 processing fee can be returned via check or easily transferred directly from your checking or savings account.**

If you have any questions about our Summertime Skip-A-Pay program **or would like to process your Skip-A-Pay over the phone**, please contact our Member Services Department at 614-276-6589 or toll-free at 1-800-765-4928.

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# EARN MORE AT PATHWAYS!



4-Month Limited  
Participation

SHARE CERTIFICATE

**4.00%** APY\*

PLUS, A FREE SAFETY DEPOSIT  
BOX FOR 2017!

New  
Money  
Only

Maximum participation is \$2,500

60 Months

BUMP RATE 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!

**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%	0.10%	0.25%	<b>156% MORE!</b>
12 Month Certificate	0.02%	0.05%	0.10%	0.28%	0.11%	0.80%	<b>611% MORE!</b>
18 Month Certificate	0.15%	0.05%	0.10%	0.20%	0.13%	1.15%	<b>820% MORE!</b>
30 Month Certificate	0.15%	0.15%	N/A	N/A	0.15%	1.25%	<b>733% MORE!</b>
36 Month Certificate	0.90%	0.20%	0.20%	0.35%	0.41%	1.35%	<b>227% MORE!</b>
60 Month Certificate	0.35%	0.40%	0.55%	0.70%	0.50%	2.20%	<b>340% MORE!</b>
Safe Deposit Box	\$45 - \$165	\$85 - \$275	\$37 - \$100	\$45 - \$70	\$53 - \$152	<b>FREE!</b> <small>Until March 2018 with Qualifying Account</small>	Only \$20 - \$80 <b>at Pathways</b>

*Free Safe Deposit Boxes are available only while supply lasts*

## 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!**

## Thinking of buying a new or used car?

Buying a car is one of the biggest purchases people make. **The Pathways Financial Credit Union Car Buying Service, powered by TrueCar**, has been designed to help you save time and money if you're looking to replace your vehicle or add to your garage.



[See Savings ▶](#)

### Five things to consider when buying a new or used car:



#### 1. Pick your price range

The two most important numbers to consider are the selling price and the monthly payment. For those who are financing, consider the period of time you want to make payments. Automobile finance contracts or leases vary, but the average time is 3 to 4 years.



#### 2. Do your research

It's important to do your research in advance of getting on the lot. With **Pathways Financial Credit Union Car Buying Service**, you can see what other people in your area paid for the car you want, and for used cars you can find if a dealer price on a specific car is Good, Great or Above Market.



#### 3. Take that test drive

The true test is driving it around the block, or in a close approximation to your daily driving conditions. Does the interior make you comfy? Using your senses of vision, hearing, touch and even smell can go a long way in helping you decide on the right car.



#### 4. Line up your insurance

You can't drive off in your new vehicle without proof of insurance, so make sure your existing policy will cover your new car. If you're leasing, many lease contracts actually include the additional auto loan/lease (or gap) coverage. If yours doesn't, you can get a policy from your dealer or insurance company.



#### 5. Investigate the dealer's inventory

Make a list of what options and accessories you must have, those that you can take or leave, and those that don't matter. Take your list to the dealership to help you stay focused. If you chose to use our Car Buying Service any Certified Dealer will honor the Guaranteed Savings listed on your Certificate(s) even if you change options.\*

There are a lot of factors to keep in mind when buying a new car, but always do your homework. As a member you can access the [free Price Reports](#) mentioned above, see upfront dealer pricing,\* take advantage of any special program savings, and find prescreened dealers in your area by visiting <https://pathwayscu.truecar.com/>.

## Start shopping for YOUR next car today!

See Savings ▶

**Pathways**  
Financial Credit Union

*\*Guaranteed Savings and upfront dealer pricing information not available in all states. In these states, a Target Price is shown, which is a market-based example of what you can reasonably expect to pay for your vehicle as configured. Your configured vehicle may not be available or in stock at the Certified Dealer.*

EARN UP TO  
**\$300**  
by using your debit card

UNBEATABLE RATE  
**5.00%** APY\*

CASH  
REWARDS

Pathways  
Financial Credit Union

**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

This panel features a large dark blue circle with the number '1' on the left. To its right is the heading 'WE ROUND UP YOUR PURCHASES' in white. Below the heading is a paragraph of text. The background is teal with several green dollar bill icons scattered around.



**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

This panel features a large dark blue circle with the number '2' on the left. To its right is the heading 'WE MATCH YOUR SAVINGS' in white. Below the heading is a paragraph of text. The background is teal with several green dollar bill icons.



**3** **YOU EARN AN UNBEATABLE RATE**

Your Swipe2Save savings earns a high yield of **5.00%** APY\*

This panel features a large dark blue circle with the number '3' on the left. To its right is the heading 'YOU EARN AN UNBEATABLE RATE' in white. Below the heading is a paragraph of text. A green line graph with an upward-pointing arrow is on the left. The background is teal with several green dollar bill icons.

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

## Historically Low Mortgage Rates!

### Your Path to a Better Mortgage

#### 12-Year Fixed Rate Special

Mortgage Rates as low as

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

- 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](#)

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## 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](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.

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**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 \$50,000. Minimum credit score to qualify for 3.49% APR offer is 740. Rate effective 5/2/2017 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.*

*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 6/30/2017 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% with a minimum balance of \$250,000. See our website at [pathwayscu.com](http://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.*



