

THE NAVIGATOR

Pathways
Financial Credit Union

December 2017 eNews

Last Chance for Holiday Snowflakes!

Pathways is partnering again with **Youth Advocate Services (YAS)** to do "Holiday Snowflakes." If you are unfamiliar with YAS, they are a local organization that provides foster care to children in Franklin county and other surrounding areas.

Our **Grandview, Casino District and Gahanna/New Albany branch lobbies** currently have a Christmas tree in them decorated with snowflakes. Each snowflake will have the name and age of a child, as well as an idea of things they like.

If you claim a snowflake, you pledge to drop off a gift of approximately \$25 in value based on what the snowflake says at that Pathways location by December 7. The gift will then be provided to the child for the holidays.

Thank you and Happy Holidays!



Thank YOU for a Successful Food Drive

A very heartfelt thank you to everyone that participated in the Pathways Thanksgiving food drive.

Together we were able to donate a combined **114 canned goods and 57 boxed goods**. All donations went to Faith Mission, a shelter to men, women and veterans that also serves three meals a day, seven days a week to anyone who is experiencing homelessness.



Again, all of your donations and efforts were greatly appreciated, and will benefit many lives in need.

Appreciating Local Art and Wine In Marysville

Thank you to everyone who joined Pathways and the Marysville Art League at our Marysville Branch on Thursday, November 9, 2017 for an evening of locally crafted fine wine and artwork by artists **Bekka Fulton** and **Hilary M. Frambes**.

Some photos of the artwork and event are below:



We always appreciate the opportunity to showcase local artistic talent and interact personally with members. Stay tuned for details on the next Local Expressions artist and event this Spring

Enjoy the Gift of Giving with a Holiday Loan

Pathways Holiday Loan
As low as **7.45%/7.59% APR***

LOW MONTHLY PAYMENTS

LOCAL LENDER

FAST APPLICATION

Boost holiday spirits without breaking the bank!

The best way to buy great gifts for friends and family this season is a

Pathways Holiday Loan!

Our Holiday Loans are the best way to give everyone on your list what they always wanted, but without the outrageous rates and terms of credit and store cards.

Click Here to Apply!



**Get Up To
\$1,000 CASH
AND NO PAYMENTS
FOR 90 DAYS**

FOR THE HOLIDAYS
WHEN YOU REFINANCE YOUR
AUTO LOAN AT PATHWAYS
LIMITED TIME OFFER.

Make Your Holiday Season Brighter!

Transfer your auto loan from your current lender to Pathways and get:

- ❖ Up to \$1,000 Cash Back
- ❖ A New Low Rate
- ❖ No Payments for 90 Days

We have an offer for you that will put some extra money in your pocket for the holidays. And you could save more money every month.

If you transfer your auto loan from your current lender to Pathways before December 31, 2017, you could earn up to \$1,000 cash back. Plus, you could save more money each month with **a rate as low as 2.50% / 2.86% APR***



And with no payments for 90 days, your first payment isn't due until 2018. Use the extra savings to pay for holiday shopping, travel, celebrations, or anything else.

Calculate Your Savings or Apply Today!

Transferring your loan to Pathways is simple. You can [apply online](#), [call \(614\) 276-6589](tel:6142766589), or [visit any of our locations](#). You can even text Pathways at 614-340-4100 and a loan specialist can help you get started!

For additional information on this special offer, or to calculate how much money you'd save with this offer, [click here](#) to go our special savings calculator.

Refinance your auto loan at Pathways today and free up some extra cash for the holidays. We

don't want you to miss this limited time offer!

Save Smart and Earn More with Pathways

Holiday Special!

SAVE SMART. EARN MORE.

COMPARE OUR RATES WITH THE AVERAGE BANK CD RATES AND THE CHOICE IS CLEAR

60-MONTH CERTIFICATE	36-MONTH CERTIFICATE
2.50% APY	2.00% APY
EARN 456% MORE! THAN THE BANK AVERAGE IN CENTRAL OHIO (0.45% APY)*	EARN 967% MORE! THAN THE BANK AVERAGE IN CENTRAL OHIO (0.187% APY)*

HOT SPECIAL OFFER 4-MONTH LIMITED PARTICIPATION CERTIFICATE **4.00%** APY

Hurry! Offers End January 31, 2018!

Take Advantage of this Limited Time Offer Today!

Call us at (614) 276-6589 Visit any of our Central Ohio Branches

Swipe 2 Save Checking: the Checking Account that Helps You Save with Every Purchase!

EARN UP TO
\$300
by using your debit card

UNBEATABLE RATE
5.00% APY*

CASH REWARDS

WE MATCH YOUR SAVINGS

SWIPE 2 \$SAVE CHECKING

Pathways
Financial Credit Union

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 **Owner Rewards Savings account!**

This banner features a large dark blue circle with the number '1' on the left. To its right, the text 'WE ROUND UP YOUR PURCHASES' is displayed in white. Below this, a paragraph explains that each debit card transaction is rounded to the nearest dollar and deposited into the Owner Rewards Savings account. 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 banner features a large dark blue circle with the number '2' on the left. To its right, the text 'WE MATCH YOUR SAVINGS' is displayed in white. Below this, a paragraph explains that for the first 6 months, every penny rounded up by debit card transactions is matched, up to \$50 each month. 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 banner features a large dark blue circle with the number '3' on the left, with a green arrow pointing upwards through it. To its right, the text 'YOU EARN AN UNBEATABLE RATE' is displayed in white. Below this, a paragraph states that the Swipe2Save savings earns a high yield of 5.00% APY*. 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

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.





SHARE THIS
EMAIL

Pathways Financial Credit Union

www.pathwayscu.com

mail@pathwayscu.com

[Access Online Banking Here](#)



Holiday Loan Offer: APR = Annual Percentage Rate. 7.45% /7.59% APR for applicants with credit scores of 740 and up with a loan balance of \$10,000 for 60 months. Your interest rate and repayment terms will be based on your individual credit history and may be different from rates quoted above. APR includes \$35 document prep fee. Minimum loan amount is \$500. Offer is for a limited time and expires December 31, 2017. All loans are subject to credit approval. We reserve the right to extend or end this promotion at any time without notice. For more information please contact your local branch of PFCU.

Auto Loan Offer: APR = Annual Percentage Rate. 2.50%/2.86% APR - Borrowers with 740+ credit score eligible for this rate. APR includes \$175 document prep fee. Rate applies to used vehicles 2011-2016, maximum term 59 months. For cash back offer: Minimum loan amount \$3,000; you will earn 1% of the auto loan balance transferred; maximum cash back \$1,000. Loans refinanced under this program must remain open for at least six months or become subject to an early payoff penalty fee.

Deposit Special Offers: APY = Annual Percentage Yield. There is a \$500,000 limit for our 36-month or 60-month certificate special. All certificate specials are for new money only. For our 4-month limited participation special, maximum participation is \$2,500 and is limited to one certificate per household. The 4-month certificate will automatically roll to a 12-month term upon maturity at regular 12-month rate in place at that time. Specials are valid through 1/31/2018. Pathways reserves the right to extend or end offers at any time. Bank CD rates average for compared products were pulled in an online survey from Bankrate.com as of 11/17/17. Banks surveyed included Chase, Fifth Third, Huntington, and PNC.

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.