

# THE NAVIGATOR

November 2017 e-News



Financial Credit Union

## THANK YOU Delaware Community!

THANK YOU to everyone who came to our Grand RE-Opening event in Delaware! Free candy, hot dogs and hot apple cider was enjoyed by all! We could not exist without you, and we appreciate our role as your financial partner every single day. Thank you for sharing your family and your time with us during one of the busiest nights of the year.



## Vote for Your Favorite Costume!

Now it's time to vote for your favorite Halloween costumes! Vote for your favorite by "Liking" the photo in the gallery. Be sure to "Like" Pathways Financial Credit Union's page on Facebook for your vote to count! Voting ends Sunday, Nov. 5.

The entry with the most votes get's a \$100 Visa Gift Card! 2nd Place gets a \$50 Visa Gift Card, and 3rd gets a \$25 Gift Card. Winners will be notified the following week using the contact information provided at the event. Click the link below to get started!



**[Click Here for the  
Costume Contest  
Facebook Gallery](#)**

## A Howlin' Good Time!

We weren't just enjoying Halloween at our Delaware Branch. Pathways associates played a part in the costume festivities at the 5th Annual Howlin' Halloween at the Grandview Heights Public Library. Thanks to everyone who helped celebrate with us!



## A Successful Shred-it Saturday!

Pathways received the results of the October 21 Shred-Day event at our Casino District and Marysville branches. According to Ohio Mobile Shredding, here is the final tally for how much paper we shredded and how much that helped reduce the use of our planet's resources:

- Shredded 4,934 pounds of paper (2,814 pounds at the Casino District, and 2,120 pounds at Marysville)
- Saved 42 trees
- Saved 17,269 gallons of water
- Saved 937 gallons of oil
- Saved 200 cubic feet of landfill space



**Thank you to everyone who took advantage of this FREE service and we look forward to offering it again next year!**

## Thanksgiving Food Drive

With the holiday season quickly approaching there are many individuals in the community with stressed budgets and financial challenges.

Pathways would like to assist this holiday season by collecting canned goods. Please bring in any canned goods or non-perishable items to our Grandview Branch, Gahanna Branch or Casino District Branch.

Donations will be collected on November 16th, 2017.

Donations will be shared with the Mid-Ohio Food Bank and Faith Mission.



## *Local Expressions - Local Artisan Wine and Art*



**Local art.  
Local banking.  
Local flavor.**

### **Wine & Cheese & Art**

Thursday, November 9, 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 local artists  
Bekka Fulton and Hilary M. Frambes



# *Join us on Thursday, Nov. 9*

It's that time again to come together and appreciate local artisan craftsmanship, artistic ability, and fine wine in a relaxed setting at our Marysville Branch.

For this Local Expressions event, we are excited to exhibit the artwork of **Bekka Fulton** and **Hilary M. Frambes**.

**Bekka** is a watercolor artist with a love for color on paper and white on walls. She and her husband have lived in three countries. Painting travels with Bekka and helps her curate memories of treasured moments of beauty in an ever-changing environment. Bekka works in watercolors and graphite on high-quality paper stock to create rich colorful images that generate a dramatic effect in contrasts.



**Hilary** is an award-winning artist and community art educator with a Masters of Art Education from the University of Florida and a BFA from Columbus College of Art & Design. She specializes in large chalk drawings, colored pencil, acrylic and watercolors. Hilary is an avid supporter of public schools and quality art education and teaches an after-school art program in the Jonathan Alder School District.

**We look forward to seeing you there!**

**Enjoy the Gift of Giving with a Holiday Loan**



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](#), 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!

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***The Right Home Deserves the Right Loan***



# HOME LOANS

as low as  
**3.49%**  
APR\*  
**NO CLOSING COSTS\***

*You could save thousands on your home loan.*

*Find the right money-saving solution all under one roof.*

12-YEAR FIXED  
RATE MORTGAGE

as low as  
**3.49%**  
APR\*

SMARTPATH  
5/5 ADJUSTABLE  
RATE MORTGAGE

as low as  
**3.49%**  
RATE\*  
**3.99%**  
APR\*

LOW-RATE 15-YEAR  
AND 30-YEAR  
MORTGAGES

**LOW RATES  
UPDATED  
DAILY.**

POWER EQUITY  
HOME EQUITY  
LINE OF CREDIT

as low as  
**3.99%**  
APR\*

**PAY LESS AND SAVE!**

**APPLY NOW**

**Questions? Our Mortgage Experts are Here to Help!**



Cristina Gil

Mortgage Loan Officer - NMLS# 562186

614-276-6589 ext. 1245

[cgil@pathwayscu.com](mailto:cgil@pathwayscu.com)



Greg Allen

Mortgage Loan Officer - NMLS# 1479641

614-276-6589 ext 1412

[gallen@pathwayscu.com](mailto:gallen@pathwayscu.com)



## 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**

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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.



**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.

**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.

**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 September 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. Our 12-year fixed rate 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.

