

# THE NAVIGATOR

Pathways  
Financial Credit Union

October 2017 e-Newsletter

***Get Rid of Your Sensitive Documents for FREE  
Pathways Shred-it Saturday is Coming Oct. 21!***



Protecting yourself from identity theft is now more important than ever. Bring your documents and old electronics to Shred-It Saturday on October 21 from 10 a.m. to Noon at the Casino District and Marysville locations of Pathways.

Pathways recommends shredding documents that have a signature, social security number, account number, or medical or legal information. You can also bring your computers, laptops, keyboards, printers and mice for safe disposal (Old cathode tube monitors are not accepted). Limit three boxes of paper and three electronics per person.

**These are free community events available to everyone, sponsored by Pathways Financial Credit Union, so stop by and make your life a bit cleaner and safer at the same time!**

## ***Shred-it Day Special Offers***

Special Offers are available for our existing Members and for our New Members. Ask about them now or on Shred-it Day. Check them out below!

# Earn Up To \$1,000 CASH!

Transfer your auto loan from another financial institution and get a new low monthly payment and cash back

- Earn 1% of your auto loan balance transferred up to \$1,000
- As low as 2.50%/2.86% APR\* ■ NO PAYMENTS FOR 90 DAYS
- Looking for a new car? Rates as low as 2.25%/2.535% APR\*

PATHWAYS FINANCIAL CREDIT UNION SHRED DAY OFFER EXPIRES 12/31/17

0%  
APR\*

FOR 12 MONTHS  
ON BALANCE TRANSFERS

## Pathways Rewards MasterCard with 1.5% Cash Back

Transfer your high-rate credit card balances to the card with the low rate and big rewards

- NO ANNUAL FEE ■ 1.5% Cash Back Rewards on every purchase
- Earn 5.00% APY\* on your Cash Back with our Owner Rewards Savings Account

PATHWAYS FINANCIAL CREDIT UNION SHRED DAY OFFER EXPIRES 12/31/17

## SWITCH YOUR CHECKING AND EARN UP TO \$300 IN 6 MONTHS!\*

Swipe2Save Checking pays you with every purchase

- Purchases rounded up to nearest dollar, deposited in high-yield savings account
- Savings account earns 5.00% APY\* ■ No monthly minimum balance fees
- Easy account access with Online Banking and our Mobile App

PATHWAYS FINANCIAL CREDIT UNION SHRED DAY OFFER EXPIRES 12/31/17

[CLICK HERE FOR DETAILS!](#)

*A GRAND Re-Opening Celebration for the  
Pathways Delaware Branch!*

YOU'RE INVITED TO PATHWAYS'

# GRAND RE-OPENING CELEBRATION

TUESDAY, OCT 31, 2017 4 TO 8 P.M.



**Pathways**  
Financial Credit Union  
*Your path to better banking.*

**879 W. William St. in Delaware**

**HALLOWEEN FUN!**  
KIDS COSTUME CONTEST WITH \$175 IN PRIZES  
FREE CANDY BARS FOR ALL KIDS IN COSTUME  
PRINT & COLOR PAGES FOR OUR COLORING CONTEST AT [PATHWAYSFCU.COM/GRANDOPENING](http://PATHWAYSFCU.COM/GRANDOPENING)



## Join us for our Delaware Grand Re-Opening!

Everyone is invited to the Grand Re-Opening of our Delaware Branch on Tuesday, October 31, 2017! We have renovated our branch at 879 W. William St. in Delaware and we are having a party to celebrate.

From 11 a.m to 2 p.m. the Delaware branch will host the famous Paddy Wagon food truck in our parking lot. Stop by for some of the best food on wheels!

Then, from 4 p.m until 8 p.m. the branch will be hosting Halloween festivities including outdoor grilling and more. See below for all the fun details:

- REGISTER TO WIN A \$250 VISA GIFT CARD
- FREE FOOD GRILLED BY OUR EXECUTIVES
- FREE GIVEAWAYS
- FREE DONUTS & CIDER
- PRIZES
- BRANCH TOURS



*Paddy Wagon Food Truck Lunch 11am - 2pm*

### Halloween Fun at Pathways!

Kids Costume Contest with \$175 in Prizes!  
Free Candy Bars for every kid in costume!

Kids can print our free coloring page and drop it off at our Delaware branch during business hours or at the Grand Re-Opening Event to participate in our coloring contest!

[CLICK HERE](#) to print the coloring page on your computer!



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

A poster for a local event. The background is a mix of purple, yellow, and green watercolor washes. On the right, there is a line drawing of a wine bottle and two wine glasses. On the left, the text reads: "Local EXPRESSIONS 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". At the bottom, a purple banner contains the text "Join us on Thursday, Nov. 9" in a white script font.

**Local**  
EXPRESSIONS

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!**

## **Make your Season *BRIGHTER!***

**Transfer your auto loan and earn up to \$1,000 cash for holiday expenses, with *NO PAYMENTS* for 90 Days!**

**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 a Holiday Refinance offer for you that will put some extra money in your pocket for the holidays. And you could save more money every month.

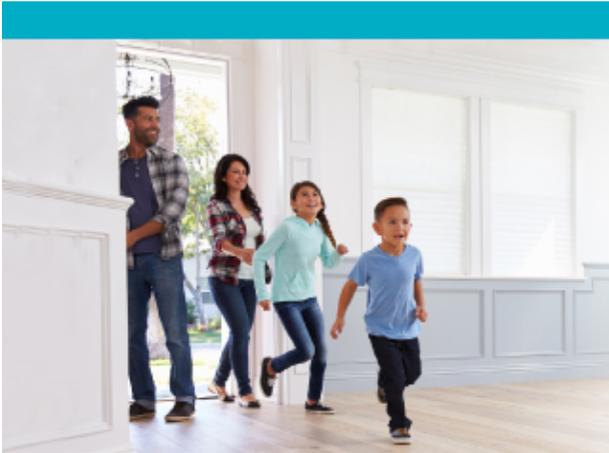
If you transfer your auto loan from your current lender to Pathways before November 30, 2017, you could earn up to \$1,000 cash back. Plus, you could save more money each month with **a rate as low as 2.49% / 2.86% APR\***.



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. And transferring your loan to Pathways is simple. You can [apply online](#), [call \(614\) 276-6589](#), or [visit any of our locations](#).

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.

## 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



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" (depicted as a hand holding a money bag), "WE MATCH YOUR SAVINGS" (depicted as a hand holding a stack of money), "EACH TIME YOU SWIPE" (depicted as a hand using a debit card at a terminal), and the Pathways Financial Credit Union logo. The bottom of the graphic contains 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

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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.

**Shred-it Day Special Offers:** APR = Annual Percentage Rate; APY = Annual Percentage Yield. Credit applications are subject to credit approval. Your interest rate and repayment terms will be based on your individual credit history and may be different from rates quoted above. Rates effective September 1, 2017 and are subject to change without notice. Auto Loan Offer - 2.49%/2.86% APR - Borrowers with 740+ credit score eligible for this rate. APR based on \$20,000 loan over maximum 50-month term and 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. New car rate 2.25%/2.535% APR - Borrowers with 740+ credit score eligible for this rate. APR based on \$20,000 loan over maximum 36-month term and includes \$175 document prep fee and \$40 VSI coverage. Offer valid through December 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. Rewards MasterCard Offer - Your 0.00% APR for 12-months on balance transfers starts when your card is opened and is in effect for the next 12 payment cycles. Balance transfers are subject to 3% transfer fee and the terms and conditions of the account disclosure. Any accumulated merchandise reward points on your current card do not transfer to our new 1.5% Cash-Back Rewards Program. 1.5% Cash Rewards are deposited into a Pathways Rewards Savings Account earning 5.00% APY\*. See a Pathways representative for complete details. Checking Account Offer - Owner Rewards Savings 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 Owner Rewards 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 \$250,000 by the National Credit Union Administration (NCUA). Savings rates subject to change without notice. We reserve the right to end or extend this offer at any time.

**Auto Loan Offer:** 2.49%/2.86% APR - Borrowers with 740+ credit score eligible for this rate. APR based on \$20,000 loan over maximum 50-month term and 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.

