

# THE NAVIGATOR



Pathways  
Financial Credit Union

FEBRUARY 2018 E-NEWS

## ***Vote for the Future of YOUR Credit Union!***

Be sure to vote for our volunteer Board of Directors! If you're the primary owner listed on the account, have been a member for 90 days+, your account is in good standing and you are 16 or older, you are eligible to cast a ballot!



[> > > CLICK HERE TO VOTE! < < <](#)

Also, please join us for the Pathways Financial Credit Union Annual Meeting on March 21, 2018 - 6:30 pm at our Casino District Branch located at 750 Georgesville Road!

## **The Smarter Way to Your Biggest Refund**



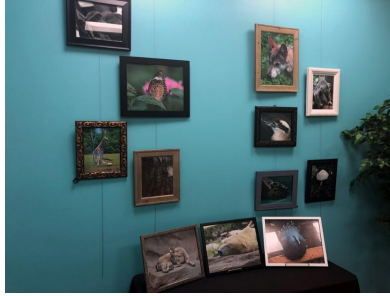
This year, use TurboTax to file your taxes the smarter way. You'll get your biggest possible refund and be confident your taxes are done right.

- Translate taxes into simple questions about your life, with information from your answers inserted into the right forms for you.
- Run error checks and a final review to help make sure your taxes are done right.
- With TurboTax Federal Free Edition, Pathways Financial Credit Union members with simple federal tax returns can prepare, print and e-file for FREE.

[\*\*Click Here to Start TurboTax for FREE today!\*\*](#)

## ***A Night of Local Artistry and Wine In Marysville***

Thank you to everyone who joined Pathways and the Marysville Art League at our Marysville Branch on Thursday, February 8 for an evening of locally crafted fine wine and photography by artist **Jerry Newell**. Some photos of the artwork and event are below.



*Start 2018 with a low rate and one simple monthly payment!*  
Consolidate holiday debt and high-rate credit card balances into one low-rate payment at Pathways.

**PAY AS LITTLE AS \$21 A MONTH PER \$1,000 BORROWED\***

## Pay off Your Debt with a Pathways Consolidation Loan!

With just a few quick clicks, you can consolidate all of your holiday and credit card debt into one low payment. **And with our low rates, you could pay as little as \$21 each month for every \$1,000 you borrow!**

Enjoy rates as low as **7.95% / 8.02% APR\*** and no balance transfer fee. You can pay down your debt faster with a lower rate in a single low payment each month.

You could save hundreds in interest charges and fees and be well on your way to a debt-free future! Best of all, Pathways makes it easy to apply and pay! [Get started by clicking here!](#)

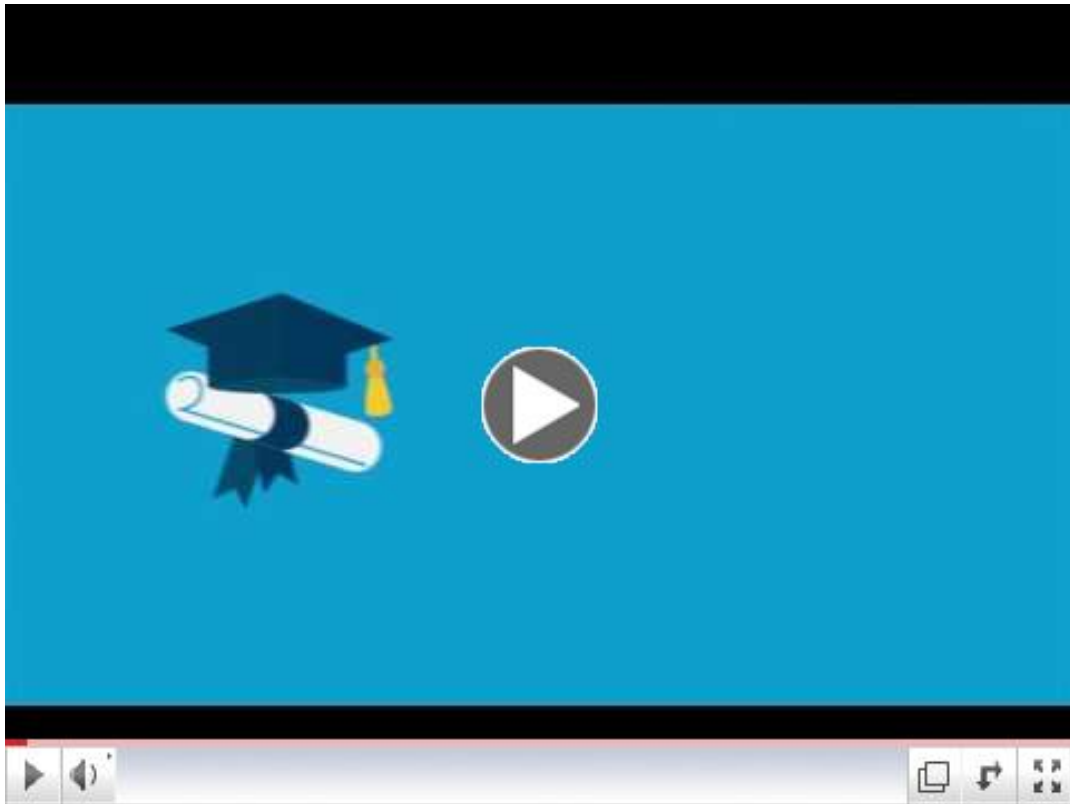
## Are You a Homeowner? You could be saving even more.

If you are a homeowner, [click here](#) to see how you can refinance your mortgage or do an Home Equity Loan to consolidate your debt.

## **The Smart Option Student Loan® for by Sallie Mae®**

*For borrowers attending degree-granting institutions.*

Now you can pay for college the smart way with three great repayment options and competitive interest rates! This loan is an ideal solution to help you pay for college expenses not covered by scholarships and federal loans.



### The Smart Option Student Loan features and benefits:

- Multiple in-school repayment options plus a choice of competitive fixed and variable interest rates, providing even more flexibility
- No origination fee and no prepayment penalty
- Benefits and an interest rate reduction available
- Rates that reward creditworthy borrowers
- Applying with a creditworthy cosigner may help you qualify
- 100% US-based Student Loan Specialist



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***Certificate Specials EXTENDED - Don't Miss Out!***

# 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

EARN  
**456%**  
MORE!  
THAN THE  
BANK AVERAGE IN  
CENTRAL OHIO (0.45% APY)\*

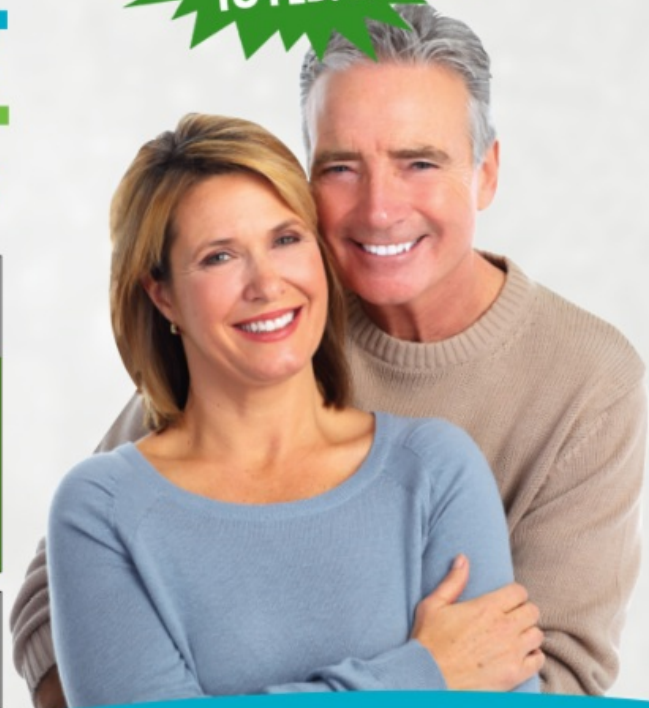
**2.00** %  
APY

EARN  
**967%**  
MORE!  
THAN THE  
BANK AVERAGE IN  
CENTRAL OHIO (0.187% APY)\*

4-MONTH  
LIMITED PARTICIPATION  
CERTIFICATE

**4.00** %  
APY

**HURRY! OFFER  
EXTENDED  
TO FEB. 28!**



Limited Time Offer. Please Act Now.



Call us at (614) 276-6589



Visit any of our Central Ohio Branches



***Click Here for More Info***

***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

Pathways  
Financial Credit Union

**SWIPE 2 \$SAVE CHECKING**

Pathways  
Financial Credit Union

WE MATCH YOUR SAVINGS

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 written in bold white letters. Below this, a smaller line of text explains that each debit card transaction is rounded to the nearest dollar and deposited into the Owner Rewards Savings account. The background is a solid teal color, and there are several green dollar bill icons scattered around the text.



**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 written in bold white letters. Below this, a smaller line of text 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 a solid teal color, and there are several green dollar bill icons scattered around the text.



**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. To its right, the text 'YOU EARN AN UNBEATABLE RATE' is written in bold white letters. Below this, a smaller line of text explains that the Swipe2Save savings earns a high yield of 5.00% APY\*. The background is a solid teal color, and there are several green dollar bill icons scattered around the text.

**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.





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](#)



**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 2/28/2018. 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.

**Consolidation Loan Offer:** APR = Annual Percentage Rate. Rates effective as of January 1, 2018 and are subject to change. Credit score of 740+ required for 7.95%/8.02% APR; APR includes \$35 processing fee. Your interest rate and repayment terms will be based on your individual credit history and may be different from rates quoted above. Monthly payment example of \$20.39 per \$1,000 borrowed based on loan amount of \$20,000 over 60 months at 8.02% rate. Minimum loan amount \$500; maximum amount of total unsecured loans at PFCU cannot exceed \$25,000. Offer valid through March 31, 2018. To obtain additional information, please contact our loan center at 614.416.7588.

**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.