

# THE NAVIGATOR



Pathways  
Financial Credit Union

January 2018 e-News

## *It's Almost Time to Vote for Your Board!*

The control of our credit union rests in your hands. **Be sure to vote for our volunteer Board of Directors beginning February 1, 2018!** 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!



A separate email on where, and how, to vote will be sent out to all members as the date approaches.

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!

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## *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.

[Start TurboTax for FREE today!](#)

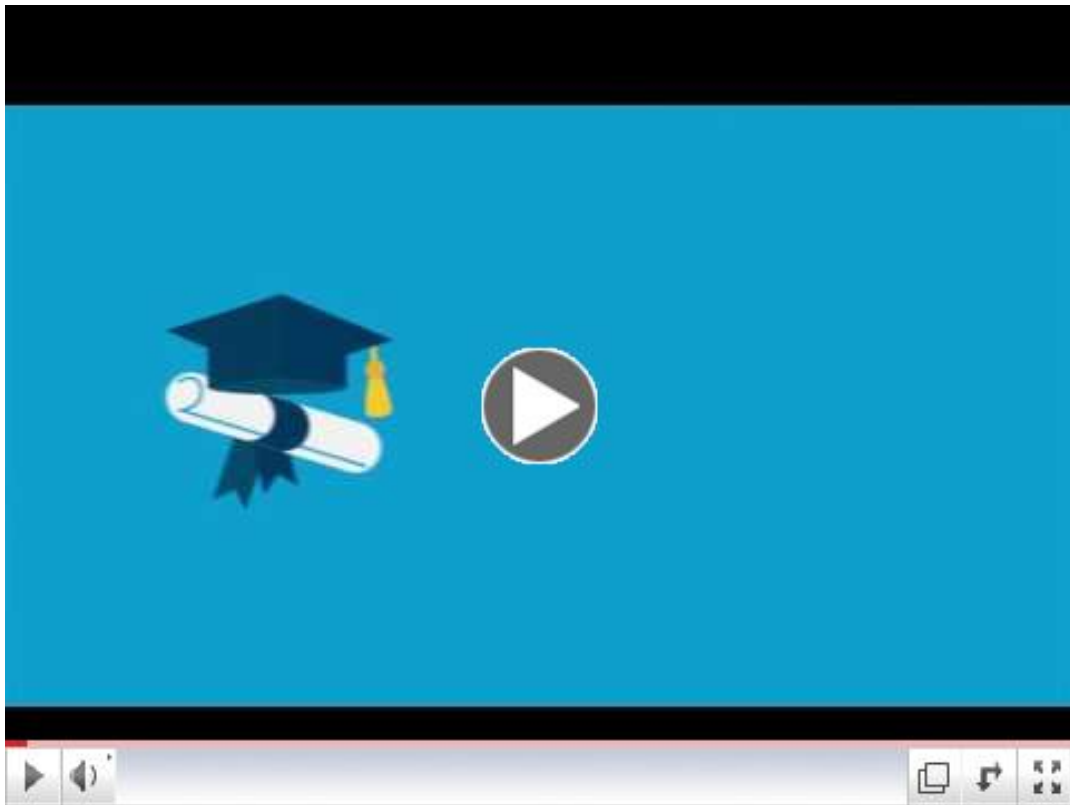
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## *The Smart Option Student Loan® for by Sallie Mae®*

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

# Local EXPRESSIONS

Local art.  
Local banking.  
Local flavor.

## Wine Cheese Art

THURSDAY, FEBRUARY 8 ■ 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 artist Jerry Newell



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 **Jerry Newell**.

**Jerry Newell** has enjoyed the view from behind a lens for 20 years. While his passion and specialty lie in his ability to capture the beauty of nature, he is also proficient in portrait photography and upcycling. Upcycling, also known as creative reuse, is the process of transforming by-products, waste materials, useless, or unwanted products into new materials or products of better quality or for better environmental value. Jerry loves the outdoors and spending time with his wife and their three children. He is even sharing his love for the camera with his youngest son, who also wants to be a photographer when he grows up.



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

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***Holiday Certificate Specials are Ending - Hurry!***

*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

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)\*

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

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 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.