

THE NAVIGATOR



Pathways
Financial Credit Union

March 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! < < <](#)

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!

Call for Submissions! Video Scholarship Contest, Up to \$11,000 Available!

Between now and April 20, Pathways Financial Credit Union is proud to award four scholarships totaling \$6,000 this year! Applicants are required to submit a video essay that answers a specific question about credit unions.

Two applicants will receive scholarships for \$2,000 (one is reserved for a high school senior), and two applicants will receive \$1,000 scholarships.

Qualifying applicants will also be forwarded to the Ohio Credit Union Foundation, which is offering one \$5,000 video scholarship for Ohio credit union members pursuing an undergraduate degree.



**Up to \$11,000
Available!**

Interested? Here's How to Apply:

- Download an application at <http://www.pathwayscu.com/scholarship/>

Three Ways to Spring Clean Your Finances



Spring is just around the corner, and there are a lot of things you can do to help get your finances as clean and in order as your home. Here's a few tips!

Review your Budget

Is your budget up to date? Have you incorporated any increases or decreases in your income? Take a close look at your budget to see if you need to make any modifications. Make sure you're reporting expenses accurately and have made some room for savings account contributions.

Organize and/or Shred Old Financial Documents

Don't toss paperwork in the trash. Leaving important documents in the trash without properly shredding them leaves you vulnerable to identity theft. Sort through your statements, pay stubs, bills and other financial records, and keep only the documents that are absolutely necessary. Since the IRS has up to six years to audit you, keep your tax returns, canceled checks and receipts, and any records supporting your tax deduction for at least six years. If you're unsure about whether you should get rid of certain types of receipts, scan them or make a copy, then go ahead and sort the rest for shredding.

If you don't have a shredder at home, Pathways holds free Shred-It Days at two of our branch locations in the Fall. Feel free to use those days as an opportunity to dispose of any unwanted documentation!

Review Your Credit Report

By law, you're entitled to order one free credit report yearly from each of the three major credit bureaus. Make sure your credit reports are free of mistakes. Under the Fair Credit Reporting Act, both the credit reporting agency and the information provider (that is, the person, company, or organization that provides information about you to a credit reporting agency) are responsible for correcting inaccurate or incomplete information in your report.

As a convenient complimentary benefit of membership, you'll have the opportunity to request your most current Credit Score with Pathways next week. See the next article below for details!

Information Source: mycreditunion.gov

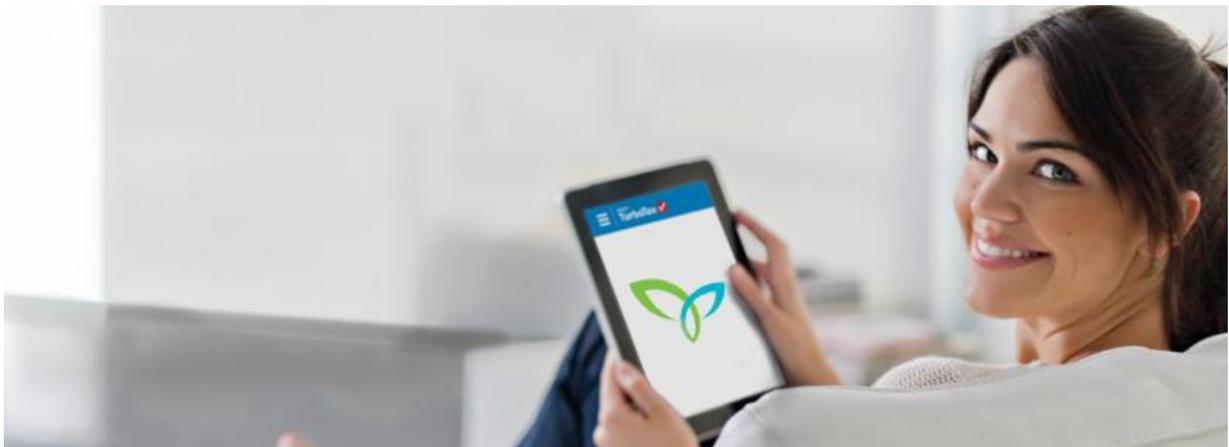


Pathways is Preparing Your Complimentary Credit Score!

As a FREE benefit of membership, Pathways is happy to provide you with an annual credit score update. Knowing your score is a great way of staying informed about your general financial health.

Exclusive offers and an opportunity to fill out a contact form so a Pathways credit specialist can provide you with your latest score will be arriving in your inbox next week.

Remember: Tax Day is Tuesday, April 17!
Take Advantage of the TurboTax Member Discount!



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 (1040EZ/1040A) can prepare, print and e-file for FREE!**

[**Click Here to Get Started!**](#)

Spring into Savings with Pathways Limited-Time Deposit Specials!



**HURRY!
THESE OFFERS
WON'T LAST
FOREVER!**
SEE DETAILS BELOW

Spring Certificate Special!

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

EARN 456% MORE

THAN THE BANK AVERAGE IN
CENTRAL OHIO (0.45% APY)*

60-MONTH CERTIFICATE

2.50%
APY

EARN 967% MORE

THAN THE BANK AVERAGE IN
CENTRAL OHIO (0.187% APY)*

36-MONTH CERTIFICATE

2.00%
APY



**LIMITED PARTICIPATION
CERTIFICATE**

4-MONTH CERTIFICATE

4.00%
APY

Limited Time Certificate Specials. New Money Only.

**CLICK HERE FOR MORE
INFORMATION!**

Pay off Your Debt with a Pathways Consolidation Loan!

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.



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](#) or the button below.

APPLY NOW

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.

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 written 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 written 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. To its right, the text 'YOU EARN AN UNBEATABLE RATE' is written in white. Below this, a paragraph explains that the Swipe2Save savings earns a high yield of 5.00% APY*. The background is teal with a green upward-pointing arrow and 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.



**SIGN UP FOR
OUR EMAILS**



SHARE THIS
EMAIL

Pathways Financial Credit Union

www.pathwayscu.com

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 3/31/18. 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 based on a \$1,000 example deposit from Bankrate.com as of 2/28/18. Banks surveyed included Chase, Fifth Third, Huntington, and PNC.

Consolidation Loan Offer: APR = Annual Percentage Rate. Rates effective as of March 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.