

THE NAVIGATOR



Pathways
Financial Credit Union

April 2018 e-News

FINAL CALL for Submissions! **Video Scholarship Contest** **Up to \$11,000 Available! Don't Miss It!**

Eligible applicants have until April 20 to submit a video essay that answers a specific question about credit unions **for a chance of winning one of four scholarships totaling \$6,000!**

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.

Interested? Here's How to Apply:

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



Eggs, Chocolate, Snacks and Fun **Pathways at the Grandview Heights Easter Egg Hunt**

Pathways is proud to be a continuing sponsor of the Grandview Heights Easter Egg Hunt event! Hundreds of goodies were scattered throughout Wyman Woods Park for children to find on Saturday, March 31, along with complimentary drinks and snacks for all attendees and their families.

A large group of Pathways volunteers were on hand to help hide eggs before the big hunt. Pathways President Greg Kidwell launched the scramble for sweets alongside Grandview Parks and Recreation Director Mike Patterson.

Thank you to everyone who came out early that morning to participate in the festivities! We'll see you next Easter!



Local Expressions: Join Pathways for An Evening of Local Art and Wine in Delaware

Local
EXPRESSIONS

Local art.
Local banking.
Local flavor.

Wine Cheese Art
Thursday, May 17, 2018 ■ 5:30 to 7:30 p.m.

Delaware Branch of Pathways Financial Credit Union
879 W. William St., Delaware, Ohio

Join us on Thursday, May 17

CREATIVE FOUNDATIONS

Blend of Seven Winery

Join us on Thursday, May 17 as we celebrate local treasures at our new Delaware Community Local Expressions event!

Enjoy wine from Delaware's Blend of Seven Winery and artwork from Creative Foundations. Pathways Financial Credit Union will host the event at our Delaware branch, 879 W. William St.

Creative Foundations uses art and creativity to provide support, community integration, and independence to adults with developmental disabilities at their studio at 57 N. Sandusky St.

Blend of Seven Winery's funders crafted wine for family and friends for years before turning their passion into their winery on Stratford Rd. in Delaware.

We hope to see you there!



Spring into Savings with 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!**

Pathways Hosts Mortgage Seminar for AEP Employees

Pathways AEP Building Branch Manager Kimberly Christensen, Mortgage Loan Officer Cristina Gil and local realtor Erica Klaus led an educational seminar on Mortgages for AEP Employees last week at their corporate office downtown.

We want to thank everyone who attended for their insightful questions and participation in learning more about the ins and outs of how to get the home you want using the best possible lending solutions.

[Click here](#) to view a recording of the presentation!

We look forward to the next educational opportunity!



Easy Ways to Budget for Summer Vacation

Summer is right around the corner, so NOW is the time to think about your plans and budget! Here are several tips to begin preparing your budget for Summer vacation:

Estimate How Much You'll Need & Know the Local Deals

Research the destination and get a feel for how much you'll spend. Also, if you take advantage of local resources, you might be able to do more without breaking your budget.



Be Realistic!

You might have your heart set on a fabulous, envy-worthy trip, but plan a vacation you can actually afford. One of the worst things you can do is get into debt financing your summertime fun.

Set Up a Vacation Savings Account (with Pathways!)

Some people make the mistake of keeping their vacation cash in their checking accounts or even stashed underneath their mattresses! But with the cash easily accessible, it might be tempting to spend the money on other things. Instead, [open a Vacation Club Account](#) to save your money separately and keep track of how close you are to your budget goals.

Get Rid of Expenses That Drain Your Pocket

We're all guilty of spending money on stuff we don't really need. Unfortunately, these seemingly innocent purchases can be the difference between affording and not affording a vacation. You'll be surprised how fast your budget grows once you eliminate a few expenses and put the savings into your vacation fund.

Create a Plan to Stay on Budget

It isn't enough to create a summer vacation budget, you have to stick to it! When you're constantly swiping your debit card for attractions, meals, gas, and incidentals, charges can add up quickly and it's easy to lose track of how much you're spending.

Source: WiseBread

LAST CHANCE TO SAVE! Tax Day is Tuesday, April 17!
Take Advantage of the TurboTax Member Discount!

Beat the April 17th
tax deadline and
save up to \$15.

Start for Free



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!](#)

**Swipe2Save: 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

Pathways
Financial Credit Union

EACH TIME YOU SWIPE

SWIPE 2 \$SAVE CHECKING

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 displayed 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 a vibrant teal color, and several green dollar bills are 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 displayed 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 a vibrant teal color, and several green dollar bills are 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 displayed in white. Below this, a paragraph explains that the Swipe2Save savings earns a high yield of 5.00% APY*. The background is a vibrant teal color, and several green dollar bills are 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

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. 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.

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.