

# THE NAVIGATOR

August 2018



## It's Never Too Early: Tips to Save on School Supplies

The school season is coming, and with it, all the usual expenses you come to expect in making sure your aspiring scholars have the tools they need to succeed.

Whether your students are elementary or college-bound, there ARE things you can do to help get them supplied without breaking your bank account. Here are several helpful tips and strategies to help you become a savvy back-to-school-shopper this year.

*Source: [moneycrashers.com](http://moneycrashers.com)*

[Click Here for Ideas](#)

**Knowledge is priceless.**  
*(But we can help you afford it.)*

Everyone is coming back to school soon, and those miscellaneous expenses can pile up fast. Beat the Back to School Blues with a Pathways Back-2-School Loan!



Enjoy rates as low as **8.27% APR\*** to help with school expenses!

[Click Here to Apply!](#)



### You Deserve to Be Rewarded!

With the Pathways Rewards MasterCard® you can start earning 1.5% Cash Back with every purchase. Plus, enjoy **NO INTEREST** for 12 Months on balance transfers with **NO ANNUAL FEE!**

[More Info](#)

[Apply Now!](#)



### Tap. Snap. Done!

Your time is precious. Why waste it with driving to a branch to deposit a check?

Make deposits from the comfort of home with just your SmartPhone with the Pathways Mobile App!

Click the link below for details and download links!

[Click Here for Info](#)

### Pardon Our Dust!

Please pardon our dust at our Grandview Branch location. We are improving the lobby space in order to provide you with superior service.

When visiting the Grandview Branch during this construction period, please follow the directional signs to reach the proper parking



## Concept Art of New Lobby Layout

areas.



## When it Comes to Deposit Rates, "Summer" Better Than Others!

Take advantage of limited-time Summer Deposit Certificate Specials, including our 60-month 2.75% APY offer!

Compare our special rates with the big bank averages and the choice is clear. You earn more at Pathways.

[More Info](#)



## Earn up to \$1,000 Cash for Your Summer Vacation!

Refinance your auto loan at Pathways today and earn up to \$1,000 CASH BACK for Summer with NO PAYMENTS for 90 Days!

[More Info](#)

[Apply Now!](#)

## Swipe2Save: The FREE Checking Account that Pays YOU!

Swipe2Save pays you with every purchase by rounding up your signature-based transaction into a high-yield savings account. You could earn up to \$300 in the first six months!





[More Info](#)



### Late Summer, Low-Cost, Last-Minute Travel Ideas!

As we come into the middle of August, we have to start thinking about the end of summer, sadly. But it's not all bad news! This is an opportune time to take advantage of deals and vacation destinations that normally would be booked solid at a premium earlier in the year.

If you're considering a late summer trip, check out these tips for ideas to fit a tight budget.

*Source: busybudgeter.com*

[Click Here for Last-Minute Travel Ideas!](#)

Be ready for summer with a new phone! **SNAP UP TO \$300**

**The SUMMER of HUNDREDS**

**LOVE MY CREDIT UNION REWARDS**

**Sprint** works for me<sup>®</sup>  
How With **hulu**

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



**Student Loan Offer:** \*APR=Annual Percentage Rate. APR is based on \$20,000 loan financed for 60 months. Subject to application and credit approval.

**ALR Cash Back Offer:** Minimum loan amount \$3,000; you will earn 1% of the auto loan balance transferred; maximum cash back \$1,000. Early payment penalty fee will be assessed if transferred auto loan is paid off within the first 6 months. Offers valid through July 31, 2018. We reserve the right to extend or end this promotion at any time. To obtain additional information, please contact your loan branch of PFCU. Existing Pathways loans not eligible for this offer.

**Swipe2Save Checking:** \$300 is estimated potential savings from first six months of new Swipe2Save Checking Account activity. 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.

**Certificate Specials:** \*APY = Annual Percentage Yield. Disclosure for all Certificate Specials: 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 7/31/18. Pathways reserves the right to extend or end offers at any time.