

# THE NAVIGATOR

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

June 2018



## Spring & Summer Energy-Saving Tips

It's pretty much undeniable: the days are longer and a whole lot warmer. Just step outside for a few seconds and suddenly sitting in some cool air conditioning seems like all you can think about.

Before you touch the thermostat, here are some helpful tips about how you can save money while still keeping things nice and comfortable.

*Source: United States Department of Energy*

[Click Here for Tips](#)

## 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](#)

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### Pathways at Grandview Memorial Day Parade

Pathways associates, including Pathways President Greg Kidwell, were once again proud and happy participants in the Grandview Heights Memorial Day Parade held on Saturday, May 26. Candy and smiles were shared with all in attendance!

[Click Here for More Pictures](#)



### 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](#)



## Who's Taking Care of Your Identity?

Pathways AEP Building Branch Manager Kim Christensen led an educational seminar in how to better protect your personal information for AEP employees last month.

Interested? You can watch the seminar yourself on our YouTube Channel!

[Watch the Presentation](#)



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

Take advantage of our **limited-time Summer Deposit Certificate Specials** today and start earning a better rate than your bank gives you.

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

[More Info](#)



## Budget-Friendly Summer Vacation Destinations

While a "staycations" are popular, sometimes you just want to get away from it all. Looking for somewhere to get away to that won't drain your finances? Not every vacation spot has to be a trendy tourist trap.

Check out some of these wallet-friendly destinations that will help you stretch your dollar.

*Source: U.S. News & World Report*

[Click Here for Destination Ideas!](#)

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with a new phone!

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**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.