



Welcome to Pathways.

Your path to better banking starts here.



Merger and New Account Guide

for American Chemical Society Federal Credit Union Members

Pathways 
Financial Credit Union
Your path to better banking.

Your Financial Partner

Every step of the way.



Dear New Pathways Member,

We are pleased to welcome you to Pathways Financial Credit Union. Effective December 1, 2018, the American Chemical Society FCU will become part of the Pathways Financial Credit Union family. On behalf of the staff and management of Pathways, we would like to welcome you to your new credit union. We look forward to serving all your financial needs and helping you along your path to better banking.

We have produced this Merger and New Account Guide to help you through the changes that will be occurring as we transition your accounts over to Pathways. Our goal is to make this as easy and seamless as possible.

By now you will have received a Welcome Letter from Pathways with introductory information about your account. As you may have read, most account numbers will not be changing.

For the few members who had to have a new account number, we made this change as easy as possible for you by just adding a “1” in front of your old ACSFCU account number.

At Pathways, we are pleased to offer you a full array of banking products and services to serve all your financial needs; including free checking accounts, cash-back credit cards, health savings accounts, mortgages, mobile and text banking, mobile check deposit, and much more.

To learn more about all the services available for you at Pathways and see exclusive coupon offers just for ACSFCU members, please visit your special section of our website at www.pathwayscu.com/welcomeACS.

We look forward to having you as a valued member/owner of Pathways Financial Credit Union. If you have any questions, or would like to learn more about Pathways, you can visit any of our eight branches.

Welcome to Pathways.

Gregory A. Kidwell
President

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To learn more about all the services available for you at Pathways and see exclusive coupon offers just for ACSFCU members, please visit your special section of our website at:
www.pathwayscu.com/welcomeACS.

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Your Card Services

ATM & Debit Cards | Credit Cards

Have Questions? Call Pathways at (614) 416-7588 or (800) 367-7485.

ATM & Debit Cards

When will I receive my new card?

If you haven't received your Pathways debit card in the mail yet, you soon will! Keep an eye out for it!

Make sure to activate your card by calling the number affixed to the card from your primary phone number.

What is my PIN?

A four-digit randomly assigned Personal Identification Number (PIN) will be mailed to you separately a day or two after the arrival of your new card. Please keep this number in a safe place. You can select your own PIN during card activation or by visiting a Pathways branch.

When can I use my new card?

First thing Saturday morning, December 1, 2018. Your old ACSFCU card will be de-activated on November 30, 2018 at 11:59 PM and you will no longer be able to use that card.

What do I do with my old card?

Once you have ensured that your new Pathways debit card is working, you may destroy your old card yourself or you can bring it to your local branch and we'll be glad to securely dispose of it for you.

What if I have automatic payments on my ATM/Debit Card?

If you have any recurring payments, such as utilities, cable TV, gym membership, etc., coming from your current card(s), please make sure to update your payment information with your new card information after December 1, 2018 to avoid any payment delays.

Will I have access to the same ATMs as before?

Absolutely. In fact, you have even more options for ATMs than ever. You still have access to your ACS branch location ATMs in addition to every Pathways branch ATM. You also get access to the Alliance One and Money Pass ATM networks, two of the nation's largest selective-surcharge free ATM groups.

Finally, you get access to the CO-OP Network, with over 5,000 credit union Shared Branch locations worldwide, and over 30,000 surcharge-free ATMs.

Credit Cards

If you have a ACSFCU Credit Card, you will be able to continue to use that as normal.

Later in 2019, we will begin to transition your current ACSFCU Credit Card over to the Pathways MasterCard Credit Card.

When is my credit card payment due?

Your due date will remain the same as it is now. You should continue to make payments just as you are now to the same address you are mailing them to currently.

Important Dates to Remember

November 8: If you haven't received your Pathways debit card in the mail yet, you soon will! Keep an eye out for it!

November 30: ACSFCU ATM/Debit card is de-activated at 11:59 PM

December 1: Pathways card is active in morning. Activate your card by calling the number affixed to the card from your primary phone number



Your New Checking

Checking Accounts & Bill Pay Info



Have Questions? Call Pathways at (614) 416-7588 or (800) 367-7485.

You can continue to use your checking account as you always have. Your checks will clear your Pathways account just like they did for your ACSFCU account.

What if I need new checks?

When you are ready to order new checks, be sure to visit our website at www.pathwayscu.com. You'll find our online link to order checks under the "Personal Tab" on our website.

What if I want to move my checking to your FREE Swipe2Save Checking Account?

You'll find information about our Swipe2Save Checking on our www.pathwayscu.com/welcomeACS page. If you already have an ACS Checking account, it will automatically be upgraded to our FREE Swipe2Save checking. If you don't, you can find a link with instructions on how to apply.

Note: If you already have a checking account, be sure to visit the page and click the "enroll" button in the Swipe2Save section to enjoy the round-up benefits of Swipe2Save, which can earn \$600 in the first six months!

Bill Pay Service

The ACSFCU Bill Pay Service will be shut down at 4 PM on November 30, 2018. Here are some common questions, and answers, regarding what this means:

Will my scheduled payments be processed?

All bills scheduled to be paid on or before November 30, 2018 will be paid as normal. No action is required on your part. If you have payments scheduled for the first week of December, please login and reschedule them for on or before November 30th to ensure they arrive prior to their due date. *After 4 PM on November 30, 2018, the ACSFCU Bill Pay Service will not be available.*

What about bills & payments scheduled after the first week in December?

Before November 30th, please log into the ACSFCU Bill Pay Service, and note the payments that will need to be rescheduled in the Pathways Bill Payment System. You will have access to this system beginning on December 1, 2018.

How do I enroll in Pathways Online Banking & Bill Pay?

Enrollment in Pathways Bill Pay takes place through Online Banking. Instructions for enrolling in both can be found at <https://www.pathwayscu.com/explore/>

Will my payees and/or recurring payments be transferred to the new system?

No – there's no automatic enrollment in the Pathways Bill Payment System. We'll mail you your current bill payees on November 19. Please recreate these on the Pathways Bill Payment System on or after December 1.

Because no bills will be paid from the ACSFCU Bill Pay Service after November 30, 2018, what else should I do?

Prior to November 30th, please log into the ACSFCU Bill Pay Service, click on Payment History, and download the 18 months of payment history. If you would like, images of any checks used to make payments through the service can also be downloaded and saved.

Direct Deposit, Payroll Deduction & Loan Payments

- If you have funds payroll deducted and sent to the credit union by the ACS payroll department each pay period, please note that starting with the December 14, 2018 pay date, your payroll deduction will be converted to a Direct Deposit. Pathways will carry your allocations from your payroll deposit over to your Direct Deposit. No further action is required on your part.
 - If you currently only have Direct Deposit to the credit union from the ACS payroll department, nothing will change, and no further action is required on your part.
 - If you have BOTH payroll deduction and Direct Deposit into the credit union, please note that the ACS payroll department will combine these two deposits into a single direct deposit, starting with the December 14, 2018 pay date. Pathways will carry the allocations from both your original Direct Deposit and your payroll deduction, and include them in your newly combined Direct Deposit.
- If you have any questions regarding this change please send an email to ACS Payroll at payroll@acs.org.**
- If you would like to manage your Direct Deposit yourself you can use the ACS/CAS UltiPro application. Just login to UltiPro, and click on the Direct Deposit box located on the home page. Enter the routing number 244077093, your Pathways account number, and the amount that you wish to have Direct Deposited each pay period.
 - To change how your Direct Deposit is allocated, please contact a Pathways Member Service Representative at (614) 416-7588 or (800) 367-7485.
 - With regards to loan payments, please continue to make your loan payments as you always have. If they are being made by either payroll deduction or Direct Deposit, please be aware that they will continue to be made via Direct Deposit after December 1, 2018.

Important Dates to Remember

November 19: List of Bill Payees will be sent so you can add them to the new Pathways Bill Pay system on or after December 1st.

November 30: Last day to schedule/edit payments on the old ACSFCU Bill Pay system. The ACSFCU Bill Pay system will be shut down at 4:00 PM on November 30.

December 1: Pathways Bill Pay System is available. Please start adding your bill payees and scheduling your payments.





Your Digital Services

Online & Mobile Banking

Have Questions? Call Pathways at (614) 416-7588 or (800) 367-7485.

Online & Mobile Banking

Online/Mobile Banking

Pathways has extremely robust Online Banking and Mobile platforms that you will be able to start using on December 1, 2018. You can find complete information on our all our digital capabilities, and much more, at <https://www.pathwayscu.com/explore/>.

How do I enroll for your Online Banking Platform?

You will be able to enroll in Online Banking on December 1, 2018. Visit our website at www.pathwayscu.com and look for the online banking login in the upper right corner. Click on that and then follow the simple prompts for the initial setup. Here are the simple steps:

1. Visit **www.pathwayscu.com**.
2. In the upper right-hand corner, you will see a button that says, "Access Online Banking". Click there.
3. You will be prompted to enter your username, which is your account number. **We strongly encourage you to change your username to something less sensitive after logging in. You can do it by going into "My Preferences" located in the "Info Center" tab.**
4. Your temporary password is the last 4 digits of your Social Security Number and the 4 digits year of your birth. (Example: 12341985). This is for personal accounts only. Please contact your local branch if you are trying to access your business account(s).
5. Review the terms and conditions of your online banking account.
6. Reset your online password. It will ask for your current password which is the temporary password (see step 4). Next, create a new password. It must be at least 6 characters long (including letters and numbers), and you can use up to 256 characters. Please remember your password is case sensitive.
7. Set-up your security questions. Select three (3) questions that are easy for you to remember. These questions will be randomly selected and you will be required to provide an answer to one of them each time you log in.
8. Once you have enrolled in Online Banking, you will be able to enroll in Bill Pay as well. Instructions for enrollment in Bill Pay can be found at <https://www.pathwayscu.com/explore/>

Once you have gone through these simple steps, you will be able to see and manage your accounts online, pay bills, enroll in e-statements, and more! For account access on the go, be sure to sign up for text banking by clicking "Go Mobile!"

What is my login for Mobile Banking?

Your login and password for Mobile Banking and Online Banking are the same.

How do I enroll on Mobile Banking?

If you have already enrolled in Online Banking, your login and password is the same to access your accounts through our Mobile Banking platform. To enroll in Mobile Banking as a first-time user, download the Pathways App via the Apple App Store or in Google Play, select "Register" and then follow the on-screen prompts. We have multiple authentication options available, including biometric security features, to access your account.

Mobile Check Deposit

A popular feature available in our Mobile Banking App is our Mobile Check Deposit. This allows you to deposit a check with your Smart Phone into your Pathways account from anywhere, 24/7. It's as easy as Tap, Snap, Done. See complete details on our website. Under the "Account Tools" tab, select Mobile & Text Banking.



Your Exclusive Coupons

Start Saving Right Away!



See an offer you like? Call Pathways at (614) 416-7588 or (800) 367-7485.

1 CERTIFICATE

WELCOME TO PATHWAYS CERTIFICATE OFFER¹

40-MONTH CERTIFICATE **4.00%** APY

30-MONTH CERTIFICATE **3.50%** APY

Minimum deposit of \$10,000.
OFFER AVAILABLE THROUGH DECEMBER 31, 2018.

WELCOME OFFER. SEE DETAILS BELOW. EXPIRES 12/31/18.

2 CREDIT CARD

REWARDS MASTERCARD WITH 1.5% CASH BACK

0% FOR 12 MONTHS ON BALANCE TRANSFERS²

- NO ANNUAL FEE
- Earn 5.00% APY³ on your cash back with our Owner Rewards Savings Account

OFFER AVAILABLE THROUGH DECEMBER 31, 2018.

WELCOME OFFER. SEE DETAILS BELOW. EXPIRES 12/31/18.

3 AUTO LOAN

TRANSFER YOUR AUTO LOAN & EARN UP TO **\$1,000 CASH**⁴

PLUS: NO PAYMENTS FOR 90 DAYS

Rates as low as **3.61% APR**⁵

USE THE CASH FOR YOUR HOLIDAYS

OFFER AVAILABLE THROUGH DECEMBER 31, 2018.

WELCOME OFFER. SEE DETAILS BELOW. EXPIRES 12/31/18.

4 CHECKING

EARN UP TO **\$300 CASH**⁶

SWITCH TO OUR **SWIPE2SAVE** CHECKING THAT PAYS YOU WITH EVERY PURCHASE

- Purchases are rounded up to nearest dollar and deposited into a high-yield savings account that earns 5.00% APY⁷

OFFER AVAILABLE THROUGH DECEMBER 31, 2018.

WELCOME OFFER. SEE DETAILS BELOW. EXPIRES 12/31/18.

5 HOME EQUITY

HOME EQUITY LOANS

- Great Rates!
- NO CLOSING COSTS
- Up to a \$250 VISA Gift Card when opened

OFFER AVAILABLE THROUGH DECEMBER 31, 2018.

WELCOME OFFER. SEE DETAILS BELOW. EXPIRES 12/31/18.

6 BUSINESS

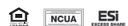
EXCLUSIVE BUSINESS OFFERS

- Affordable Checking Options
- 1.5% Cash Back Business Rewards Credit Card
- \$500 In Closing Fees Waived For Business Loans

OFFER AVAILABLE THROUGH DECEMBER 31, 2018.

WELCOME OFFER. SEE DETAILS BELOW. EXPIRES 12/31/18.

*APR = Annual Percentage Rate. *APY = Annual Percentage Yield. All offers valid through December 31, 2018. Rates listed are effective as of Nov. 1, 2018 and are subject to change without notice. **1. Certificate Offers:** At maturity, the 30-month special will roll to a 24-month term at maturity; the 40-month special will roll to a 36-month term at maturity. Minimum \$10,000 deposit. **2. Rewards MasterCard Offer:** Your 0.00% APR for 12-months on balance transfers starts when your card is opened and is in effect for the next 12 payment cycles. Balance transfers are subject to 3% transfer fee and the terms and conditions of the account disclosure. 1.5% Cash Rewards are deposited into a Pathways Owner Rewards Savings Account earning 5.00% APY. See a Pathways representative for complete details. **3. Auto Loan Offer:** 3.61% APR - Borrowers with 740+ credit score eligible for this rate. APR based on \$20,000 loan over maximum 59-month term and includes \$175 document prep fee. Rate applies to used vehicles 2013-2018. For cash back offer: Minimum loan amount \$3,000; you will earn 1% of the auto loan balance transferred; maximum cash back \$1,000. Loans refinanced under this program must remain open for at least six months or become subject to an early payoff penalty fee. Offer valid through December 31, 2018. We reserve the right to extend or end this promotion at any time. To obtain additional information please contact your local branch of PFCU. Existing Pathways loans not eligible for this offer. **4. Checking Account Offer:** Owner Rewards Savings 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 Owner Rewards 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 \$250,000 by the National Credit Union Administration (NCUA). Savings rates subject to change without notice. We reserve the right to end or extend this offer at any time. **5. Home Equity Loans:** Closing cost fee will be assessed if HELOC is closed within 3 years of opening. The draw period on your HELOC will be available for 10 years, followed by up to a 10-year repayment period. This line cannot replace a first position mortgage and must be in first or second position. Minimum line issued is \$25,000. Closing costs charged for refinancing existing Pathways HELOC: \$625. VISA Gift Card issued at closing. Lines under \$50,000 will receive a \$100 Gift Card; lines over \$50,000 will receive \$250 Gift Card. **6. Business Loans:** Business loans are subject to credit approval. We will waive up to \$500 of your business loan closing costs. Must present offer when you apply for your business loan.





Your Merger Timeline

Key Dates to Remember

Have Timeline Questions? Call Pathways at (614) 416-7588 or (800) 367-7485.

Change can be a challenge and here at Pathways we want to make the transition as easy and seamless as possible. This Merger and New Account Guide is designed to help you make the most of your credit union membership and keep you informed every step of the way.

Important Dates to Remember

To help make this a little easier for you we have listed the key dates for the transition of your account to Pathways Financial Credit Union.

November 12

- *Debit Card is processed and mailed (you may already have it! - keep an eye out for it!)*

November 19

- *List of Bill Payees will be sent so you can add them to the new Pathways Bill Pay system on or after December 1st.*

November 29

- *Your ACSFCU Payroll deduction will be posted one day early*

November 30

- *ACSFCU ATM/Debit card is de-activated at 11:59 PM*

November 30

- *Last day that payments on the old ACSFCU Bill Pay system will be processed*
- *The ACSFCU Bill Pay system will be shut down at 4:00 PM on November 30, 2018*
- *ACSFCU Branches will close at noon to facilitate the merger*

December 1

- *Pathways Home Banking is available*
- *Pathways Bill Pay System is available. Please start adding your bill payees and scheduling payments*
- *Pathways debit card is active in the morning. Make sure to activate your card by calling the number affixed to the card from your primary phone number*
- *Pathways associates will be available to assist you by phone at (614) 416-7588 or (800) 367-7485 from 9am to 12pm on this date*



Branch Locations & Contact Info

Where & How to Reach Us



Washington Office - Room O-103 (Restricted Access)

ACS Othmer Building
1155 16th Street, NW
Washington, DC 20036



Columbus Office - Room 1255A (Restricted Access)

Chemical Abstract Service
2540 Olentangy River Road
Columbus, Ohio 43202



Casino District

750 Georgesville Rd.
Columbus, Ohio 43228



Gahanna/New Albany

5665 North Hamilton Rd.
Columbus, Ohio 43230



Delaware

879 West William St.
Delaware, Ohio 43015



Grandview

1445 West Goodale Blvd.
Columbus, Ohio 43212



AEP Building (Restricted Access)

1 Riverside Plaza
Columbus, Ohio 43215



Marysville

121 Emmaus Rd.
Marysville, Ohio 43040

But Wait, there's MORE! Welcome to Shared Branching!

One of the perks of Pathways membership is access to the CO-OP shared branching network. Shared Branching is a network of credit unions that have joined together and created shared service centers across the country. That means you can access your accounts at thousands of credit union service center locations nationwide. Whether you're in the next town over or traveling far and wide you'll find a partnering credit union near you thanks to the convenience of Shared Branching. It's like having a Pathways branch wherever you go! Want to see the nearest shared branch near you? Go to <https://co-opcreditunions.org/locator/> to search the entire network.

Pathways Contact Info
(614) 416-7588 • (800) 367-7485
mail@pathwayscu.com
www.pathwayscu.com

www.pathwayscu.com/welcomeACS