

THE NAVIGATOR

November 2018



Holiday Shopping Tips

It may be hard to believe but the holidays are close, and with the coming of the season also comes the stress of buying gifts for family and friends without breaking your budget! Here's some advice to help you save some money while searching for the perfect present.

Source: ftc.gov

[Click Here for Cost-Saving Tips!](#)

Introducing Pathways Digital Wallet with Apple Pay and Google Pay!

You can now make online purchases and mobile payment solutions at more than 1 million stores across the country using your Pathways Financial Credit Union Debit and Credit Cards with **Apple Pay™** and **Google**

Pay™ in your Pathways Digital Wallet.



[Click Here for More Info!](#)



THANK YOU For Celebrating Grandview's Grand RE-Opening with Us!

While it was a rainy day, much fun was had by all who came out for burgers, balloons, bouncy castles, music and more.

We wouldn't be here without YOU.
Thanks for your membership!

[Click Here for Photos](#)



Earn up to \$1,000 CASH for the holidays!

Transfer your auto loan from your current lender to Pathways, you could earn Up To \$1,000 Cash Back.

PLUS, enjoy NO Payments for 90 Days!

[Click Here to Apply!](#)

Fall & Winter Energy-Saving Tips

Stay cozy and save money during the cool fall and cold winter months with these handy tips. Some of the tips below are free and can be used on a daily basis. Others are simple and inexpensive actions you can take to ensure maximum savings through the winter.



[Click Here for Tips!](#)



'Tis the Season to Turn Stress into Savings!

It truly is the best time of the year – family gatherings, gift exchanges, parties, delicious meals and more. Don't let the thought of holiday and credit card debt ruin the fun. **Consolidate your debt, or pick up some cash for the holidays, with one low monthly payment from Pathways!**

[Click Here for More Info!](#)



You Deserve to Be Rewarded!

Start earning 1.5% Cash Back today with the Pathways Rewards MasterCard®!

Plus, enjoy NO INTEREST on your balance transfers UNTIL 2020!

[Apply Now!](#)

Rake Up Earnings with Pathways Fall Certificate Specials!

Whether you're saving for a vacation, retirement, or something special for your family, our new Fall Certificate Specials are a secure way to reach your goals!

40-Month Certificate - 4.00% APY*
30-Month Certificate - 3.50% APY*.



[Don't Miss Out! Click Here for More Info!](#)



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](#)



8 Simple Car Car Tips

As the months get colder and the weather a bit more unfriendly, the challenges and stresses put upon your vehicle change and require different kinds of preventative maintenance and care. Here are 8 simple tips to keep in mind to keep your vehicle in tip-top shape for when the snow starts to fall.

Source: Autotrader

[Click Here for Tips](#)

“Does \$100 work for you?”

Credit union members get \$100 for each new line they activate with Sprint®.*

*Restrictions apply.



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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 December 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. At maturity, the 30-month special will roll to a 24-month term; the 40-month special will roll to a 36-month term. 30 and 40-month specials require \$10,000.00 minimum deposit. Specials are valid through 12/31/18. Pathways reserves the right to extend or end offers at any time.

Holiday Special: *APR=Annual Percentage Rate. Rates are effective as of October 1, 2018, and are subject to change. Credit score of 740+ required for 8.20%/8.27% 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 8.20% rate. Minimum loan amount is \$500; maximum amount of total unsecured loans at Pathways Financial Credit Union cannot exceed \$25,000. Offer valid through March 31, 2019. To obtain additional information, please contact your local branch.