

# THE NAVIGATOR

September 2018



## Low-Cost Winter Weatherization Tips for Your Home

When the temperature starts to drop, the cost to keep yourself cozy rises. You can limit the discomfort and cost by addressing gaps, cracks and waste that drive up fuel costs. There are fixes available at a lower price than you might imagine.

Click the link below to see how affordable your house can be this winter!

*Source: energy.gov*

[Click Here for Ideas](#)

## Have a Say in How YOUR Credit Union Works!

The Pathways Nominating Committee is taking applications for candidates for our volunteer Board of Directors! Candidates should submit their nominations in writing to: Pathways Financial Credit Union, Attn: Nominating Committee, 5665 N. Hamilton



Rd., Columbus, OH 43230 or email [boardelections@pathwayscu.com](mailto:boardelections@pathwayscu.com).

Submission deadline is Dec. 13, 2018.



### 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!**

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### Money-Saving Advice To Get Your Car Ready For Fall & Winter Weather

Driving safely during the fall & winter months requires more than cautious driver behavior. Your car also needs some attention. Here are tips to prevent budget-breaking repairs down the road!

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

[Click Here for Info](#)

### Last Chance for \$1,000 Summer Vacation Cash!

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

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[Apply Now!](#)



### Do More with Your Money at Pathways!

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.

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### Tap. Snap. Done!

Have YOU tried out the Pathways Mobile App?

Making deposits from the comfort of home is a snap with just your SmartPhone or compatible mobile device.

Click the link below for details and download links!

[Click Here for 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](#)



### Cooking Tips to Save You Money

Saving money on food is much more than just making frugal purchasing decisions at the grocery store. From portion control to how you choose to cook your food, there's plenty of decisions made at the stove-top that are just as important as what you choose to include at the checkout line.

Here are some tips to help you save in the kitchen!

*Source: eatingwell.com*

[Click Here for Ideas!](#)

Be ready for summer with a new phone!  
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# Pathways

## Financial Credit Union

*Your path to better banking.*

Pathways Financial Credit Union  
(614) 416-7588 / (800) 367-7485 / mail@pathwayscu.com  
www.pathwayscu.com



**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.