

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.

