



Welcome to Pathways!

Special Offers just for you!

Call or stop by your local branch of Pathways to redeem these offers.

EARN UP TO
\$300 CASH



With Swipe2Save Checking at **5.00% APY!** The **FREE** checking account that pays you!

Pathways
Financial Credit Union

EARN UP TO
\$1,000 Cash Back
+ 90 DAYS NO PAYMENTS!



Get 1% cash back up to \$1,000 when you transfer an auto loan to Pathways from another financial institution.

Pathways
Financial Credit Union

Transfer your credit card balance


0% APR until 2020*
plus earn 1.5% cash back



Pathways
Financial Credit Union

POWER EQUITY LINE OF CREDIT

5.24% APR*



No closing costs, no annual fee, and no minimum balance requirements.

Pathways
Financial Credit Union

Refinance to a 12-Year

3.99% APR*

"DIFFERENCE MAKER" MORTGAGE!



PLUS NO CLOSING COSTS!

Pathways
Financial Credit Union

SAVE ON CLOSING COSTS!

\$500 OFF



When you transfer your mortgage to Pathways.

Pathways
Financial Credit Union

Visit our website for all our available branch locations!

www.pathwayscu.com | 614.416.7588 | mail@pathwayscu.com

*Please see reverse for offer disclosures



DISCLOSURES:

ALL OFFERS – Rates listed on all offers are effective October 1, 2018 and are subject to change at any time without notice. Please contact your local branch of Pathways Financial Credit Union for most current rate offerings. Coupons are valid through March 31, 2018. We reserve the right to end or extend these offers at any time.

SWIPE2SAVE CHECKING – APY= Annual Percentage Yield. Swipe2Save Secondary Savings Account balances \$2,500 and under will earn 5.00% APY compounded and credited quarterly; balances exceeding \$2,500 will earn regular Secondary Savings 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. Savings rates subject to change without notice. We reserve the right to end or extend this offer at any time.

Credit Card: APR = Annual Percentage Rate. Cash Back Rewards MasterCard: 14.99%-21.99% based on your creditworthiness. The APR will vary with the market based on Prime Rate. APRs for Balance Transfers: Cash Back Rewards MasterCard: 0.00% introductory APR until 2020. After that your APR will be 14.99% - 21.99% based on your credit worthiness. APR will vary with the market based on the Prime Rate. Fees: Transaction fees: 3.00% of each transfer (\$5 minimum)

AUTO LOAN - Coupon must be presented at time of application. Loan subject to credit approval. Existing loans not eligible. For cash back offer: minimum loan amount \$3,000; maximum cash back \$1,000.

HOME EQUITY LINE OF CREDIT - APR = Annual Percentage Rate. Your interest rate and repayment terms will be based on your individual credit history and may be different from rates quoted above. Maximum credit line of \$100,000; maximum LTV is 80%. 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.

MORTGAGE - Coupon must be presented at time of application. Loan subject to credit approval. Loan must be closed on-site at PFCU branch location. Existing Pathways loans not eligible.

*12-YEAR "Difference Maker" MORTGAGE OFFER: APR = Annual Percentage Rate. Fixed 12-Year Mortgage interest rate assumes a maximum LTV of 80% for qualified buyers. Minimum loan amount is \$50,000. Minimum credit score to qualify for 3.99% APR offer is 740. Rate effective August 1, 2018 and is subject to change. All interest rate offers are based on your individual credit history, property values, and other qualifying factors and may be different from the rate quoted above. Existing Pathways Financial loans: closing cost fee of \$1,025 charged for any existing Pathways Financial mortgage loans refinanced to a lower rate under this program. **Excludes FHA and VA loans; FHA and VA loans offered through Quicken Loans. Offer good thru 12/31/18. Pathways reserves the right to extend or end this special at any time.*