Limited-Time Merger Offers

INCENTA
A Division of Pathways Financial Credit Union

Just for Incenta Members!

1 CERTIFICATE

4-MONTH
LIMITED PARTICIPATION
CERTIFICATE SPECIAL

4.00%[1] APY

Maximum deposit up to $2,500

OFFER AVAILABLE THROUGH JUNE 30, 2019

INCENTA OFFER. SEE DETAILS BELOW.

2 CERTIFICATE

30-MONTH
CERTIFICATE SPECIAL

3.00%[2] APY

Minimum deposit of $10,000.

OFFER AVAILABLE THROUGH JUNE 30, 2019

INCENTA OFFER. SEE DETAILS BELOW.

3 AUTO LOAN

TRANSFER YOUR AUTO LOAN & EARN UP TO

$1,000 CASH[3]

PLUS: NO PAYMENTS FOR 90 DAYS

Use the cash for a vacation!

OFFER AVAILABLE THROUGH JUNE 30, 2019

INCENTA OFFER. SEE DETAILS BELOW.

4 MORTGAGE

MORTGAGE SPECIAL

$850 OFF![4]

SAVE $850 ON YOUR
HOME LOAN CLOSING COSTS
GREAT RATES AVAILABLE!

OFFER AVAILABLE THROUGH JUNE 30, 2019

INCENTA OFFER. SEE DETAILS BELOW.

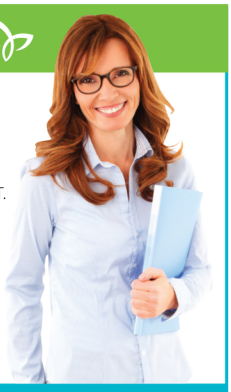
5 DEBT CONSOLIDATION

PAY OFF DEBT AND **SAVE MONEY** WHILE DOING IT!

CONSOLIDATE DEBT INTO ONE LOW MONTHLY PAYMENT.

RATES AS LOW AS

7.99%[5] APR*



INCENTA OFFER. SEE DETAILS BELOW.

6 CHECKING

YOU COULD WIN

$1,000 CASH[6]

Open a new FREE checking account with Direct Deposit and you are eligible for a $1,000 drawing at year end.

Incenta members who already have a checking account with Direct Deposit are eligible for the drawing.

PRIZE DRAWING HELD AT YEAR END 12/31/19

INCENTA OFFER. SEE DETAILS BELOW.

www.pathwayscu.com/incenta

LENDER NCUA ESI EXCESS SHARE INSURANCE

General Disclosure: All special offers valid through June 30, 2019. Rates and offers subject to change at any time. **Certificate Disclosures:** APY = Annual Percentage Yield. At maturity, the 30-month special will roll to a 24-month term; There is a $2,500 maximum deposit for the 4-month limited participation; 30-month certificate special requires $10,000.00 minimum deposit. **Auto Refinance 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 in first 6 months. Existing Pathways & Incenta auto loans are not eligible for this offer. **Mortgage Closing Cost Offer:** 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 & Incenta mortgage loans not eligible. **Debt Consolidation Offer:** APR = Annual Percentage Rate. Credit score of 740+ required for listed APR. Your interest rate and repayment terms will be based on your individual credit history and may be different. Minimum loan amount $500. For additional information please contact our Loan Center at (614) 416-7588. **Checking Account Contest Drawing:** Open an Incenta checking Account with direct deposit through 12/31/19 for a chance to win $1,000. Winner will receive winnings via direct deposit into their checking account. Incenta members who already have a checking account are automatically entered. No purchase or participation necessary to win. Alternative entry option: Submit your name and contact information on a 3x5 postcard addressed to: Incenta Checking Account Contest, Attn: Marketing Department, Pathways Financial Credit Union, 5665 N Hamilton Rd, Columbus, OH 43230.