



Welcome to Incenta

A Division of Pathways Financial Credit Union



Merger Welcome Packet and Timeline *for Incenta Members*



Your Financial Partner

Every step of the way.



Welcome!

On behalf of the staff and management of Pathways Financial Credit Union, we would like to welcome you to our credit union family. Effective April 1, 2019, Incenta Federal Credit Union will become **Incenta, a Division of Pathways Financial Credit Union**. Recognizing the strong brand identity and member loyalty Incenta has developed over the years, **we are proud to maintain the Incenta name and Incenta branch presence in the Dayton, Springfield and Aberdeen markets.**

The legal date of the merger is April 1, 2019. Operational integration will be gradual over the next year. We will keep you updated well in advance of any changes that may impact you, as well as work hard to minimize the impact any changes have on you. We anticipate combining our operating systems effective September 1, 2019.

There will not be an immediate change in your account numbers. However, once the computer systems of the two credit unions are combined, there may be a change for some members. Those members with accounts that are affected will be contacted well in advance of any changes.

We have produced this **Merger Welcome Packet and Timeline** to help you prepare for changes that will be occurring over the next year as we work toward operational integration within our two organizations. Our goal is to make this as easy and seamless as possible for you.

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To learn more about the merger related timeline, see updates, and find exclusive offers just for Incenta members, visit the Merger Update section on the Incenta website at www.pathwayscu.com/incenta

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To learn more about the merger timeline, see updates, and find exclusive coupon offers just for Incenta members, visit the special Merger Update section on the Incenta website at www.pathwayscu.com/incenta

We look forward to having you as part of the Pathways Financial Credit Union family. If you have any questions, or would like to learn more about Pathways, you can visit one of our 14 branches (including your existing Incenta branches) or you can contact our Member Service Department directly at (937) 223-4943 or (800) 678-4943.

We invite you to review this Merger Welcome Packet and Timeline to have a good understanding of what will happen in 2019. As we get closer to important dates we will send additional mailings and emails to keep you informed. We look forward to this exciting new Incenta/Pathways partnership and helping you along your path to better banking.

Michael B. Shafer
CEO

Deborah Cadle
Senior Vice President





What Happens Next?

Important Dates and Changes

Have Questions? Call us at (937) 223-4943 or (800) 678-4943

Change can be a challenge and we want to make this transition as easy and seamless as possible for you. This Merger Welcome Packet and Timeline is designed to help you make the most of your credit union membership and keep you informed of what will be happening as we combine our operations over the balance of the year.

What Changes on April 1, 2019

- The Incenta Federal Credit Union name will change to Incenta, a Division of Pathways Financial Credit Union.
- You will start noticing branch signs and logo changes after April 1
- Access to over 5,000 shared branch locations will be available for Incenta members
- New deposit rates will take effect that you'll find very attractive
- Special offers exclusively for our new Incenta Members
- Access to your own credit union financial planner at Incenta branches (by appointment)

What DOES NOT Change on April 1, 2019

- Same great Incenta staff and branch locations that you have now
- Your base account number stays the same
- Any existing certificate rate or existing fixed loan rate will remain the same
- Your Checking Account, Debit Card, Home Banking, Bill Pay Service, and Credit Card will all continue to function just like they do now.

What Changes Over the Summer


Your Incenta and Pathways staff will be working hard between now and September 1, 2019 to combine our operating systems and select the best products of each credit union to continue for our member/owners; We will strive to make this as easy, seamless, and transparent as possible. ***We will provide you with frequent, early, and focused communication about any conversion changes that may impact you as we combine our organizations.***


What changes on September 1, 2019


- You will have the option to move your credit card to a new Pathways 1.5% Cash-Back Rewards Mastercard.
- You will have the option to automatically move to our Free Swipe2Save Checking account
- If we need to change your account number, this will occur on September 1, 2019. If you have an account number we need to change, you will start to receive communication about that change in July.





Branch Locations


 **Aberdeen**
1100 U.S. Rt. 52
Aberdeen, OH 45101


 **Delaware**
879 West William St.
Delaware, OH 43015


 **Springfield (Lagonda)**
1345 Lagonda Ave.
Springfield, OH 45503


 **Beavercreek**
3562 Dayton Xenia Rd.
Beavercreek, OH 45432


 **Englewood**
175 West Wenger Rd.
Englewood, OH 45322


 **Marysville**
121 Emmaus Rd.
Marysville, OH 43040

 **Casino District**
750 Georgesville Rd.
Columbus, OH 43228


 **Gahanna/New Albany**
5665 North Hamilton Rd.
Columbus, OH 43230


 **Springfield (Olympic)**
2231 Olympic Dr.
Springfield, OH 45503


 **Dayton**
3000 Elbee Rd.
Dayton, OH 45439

 **Grandview**
1445 West Goodale Blvd.
Columbus, OH 43212

Restricted Access Locations

 **AEP Building**
1 Riverside Plz.
Columbus, OH 43215

 **Chemical Abstracts Service
Room 1255A**
2540 Olentangy River Rd.
Columbus, OH 43202

 **ACS Othmer Building
Room O-103**
1155 16th St., NW
Washington, DC 20036

Welcome to Shared Branching! 5,000+ Branches Nationwide

One of the perks of Pathways membership is access to the CO-OP Shared Branching network. Whether you're in the next town over or traveling far and wide you'll find a partnering credit union where you can access your accounts at thousands of credit union service center locations nationwide. It's like having an Incenta branch wherever you go!

Want to find the closest shared branch to you? Go to <https://co-opcreditunions.org/locator/> to search the network.

New Products/Services available on September 1, 2019!

- Free Swipe2Save Checking Account
 - Includes 6-month match of roundups
 - Roundups and match go into your 10% APY Owner Rewards Savings Account!
- 1.5% Cash Back Rewards MasterCard
- Mobile Check Deposit (deposit checks with your smart phone)
- Home Equity Lines of Credit
- New Mobile Banking Platform
- Free and Unlimited Access to your Credit Score in home banking

Incenta Contact Info
(937) 223-4943 or (800) 678-4943
www.pathwayscu.com/incenta