

THE NAVIGATOR

April 2019



Upcoming Memorial Day Shopping: What to Buy & What to Skip

Since 1971, Memorial Day has been celebrated as an extended weekend away from work—and the unofficial start of summer. It's time to get that grill going, dust off your patio set, and break out the white jeans you've had stashed away all winter.

More recently, Memorial Day has also turned into a second Black Friday for retailers, each promising to save you heaps of money with sales. Lots of these sales will run for a full two weeks, starting a week before Memorial Day, which falls on May 27 this year, and continuing until the end of the month.

Here are some tips on what to buy and what to skip this upcoming Memorial Day weekend.

[Click Here to Apply](#)

Introducing the Pathways Financial Success Center!

As *your* credit union, Pathways is here to help you through every step along the path of your financial life. That's why we have launched the **Pathways Financial Education Center**, filled with tools and resources designed to help you make the best



financial choices. [Click the link below to check it out!](#)

[Click Here to Learn!](#)



Get Up To \$1,000 Cash for Your Summer Fun!

Transfer your auto loan from your current lender and you could **earn Up To \$1,000 Cash Back** and save money each month with a great low rate!

And with **No Payments for 90 Days**, your first payment isn't due until the end of summer!

[Click Here to Apply!](#)



Protect & Manage Your Credit Score with SMARTScore in Pathways Online Banking!

With Pathways SMARTScore, powered by SavvyMoney, you can now enjoy FREE ongoing access to your credit score and credit report in Online Banking. Plus, you'll have custom recommendations to improve it along with personalized offers.

[Click Here for More Info!](#)

Save Thousands During our Spring Home Loan Event!

If you are thinking of buying a new home this year (or refinancing your current home), now is a very good time!

From our **12-Year "GameChanger" Mortgage** with NO Closing Costs to our extremely competitive **7/1 Adjustable Rate Mortgage**, Pathways offers options designed to help you save. Act now!



[Click Here for More Info](#)



Build Savings with Every Swipe.

Our FREE Swipe2Save Checking rounds up your signature-based transactions into a high-yield savings account.

Buy groceries... *Build your savings.*

Buy gas... *Build your savings.*

Buy dinner... *Build your savings.*

You could earn up to \$300 in the first six months!

[Click Here for Info](#)



Watching Out for Fees on Campus

Everyone is in a Spring and Summer state of mind, but now is the perfect time for families with college-bound kids to talk about financial solutions for their everyday expenses before books and exams take up their time.

[Click Here for More Info](#)



\$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another BENefit of membership!
Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.



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



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. See page for details.

Auto Refinance Offer: For 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, 2019. We reserve the right to extend or end this promotion at any time. To obtain additional information, please contact your loan branch of Incenta. Existing Incenta loans not eligible for this offer.