

THE NAVIGATOR

February 2019



Lights! Camera! Action! The 2019 Video Scholarship Contest is Here!

Between now and April 19, aspiring scholars are encouraged to submit a video essay that answers this question:

"Pick one of the five fundamentals of credit unions and use it to convince your best friend why it's better to use a credit union than any other kind of financial institution."

**Five fundamentals of all credit unions: cooperative business model, not-for-profit, democratically controlled (one member, one vote), member-owned, with a board of directors comprised of its member-owners.*

Two applicants will receive scholarships for \$2,000 (one is reserved for a high school senior), and two applicants will receive \$1,000 scholarships. All applicants will also be forwarded to the Ohio Credit Union Foundation, who is offering one \$5,000 video scholarship for Ohio credit union members pursuing an undergraduate degree.

Interested? Click the link below to download the full application for additional requirements and details, or to get started on your entry!



[Click Here for More Info!](#)



Vote For The Future Of YOUR Credit Union!

If you're the primary owner on your account, have been a member for 90 days or more, your account is in good standing and you are 16 or older, you're eligible to cast a ballot for the Board of Directors.

Also, join us for our Annual Meeting on March 20 at 6:00 pm at our [Casino District Branch](#).

[Click Here to Vote](#)



Save Money Filing Your Taxes With Pathways

This year use TurboTax to file your taxes the smarter way. You'll get your biggest possible refund and be confident your taxes are done right.

Plus, with TurboTax Federal Free Edition, Pathways members with simple federal tax returns can prepare, print and e-file for FREE. Give it a try!

[Click Here to Get Started](#)



Ohio Winter Fun

Has the constantly changing weather got you a little stir crazy? Need to fight some cabin fever?

Check out some of these local activities to enjoy during the randomness of winter in Central Ohio.

Source: ohiohealth.com

[Click Here for Ideas](#)

Winter Weather Got You Re-Thinking Your Car Costs?

Get \$250 cash when you finance your new car with Pathways!

The process is simple:



1. Get Pre-Approved
2. Buy Your Car
3. We Pay you \$250!

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Take Advantage Of The Pathways Rewards Credit Card And Start Earning Right Away

Start earning **1.5% Cash Back** today with the Pathways Rewards MasterCard®!

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Swipe2Save: The FREE Checking Account That Pays YOU!

Swipe2Save pays you with every purchase by rounding up your signature-based transaction into a high-yield savings account. **You could earn up to \$300 in the first six months!**

[More Info](#)



Tips To Stay Off The Couch, Even With the Cold

Sometimes it's hard to look out the window think of something to do to combat the "blah" feeling brought on by grey skies and the damp outdoors.

Here are some professional tips from medical professionals on how to keep healthy (and moving!) during the worst Mother Nature can throw at us.

[Source: mayoclinic.org](http://source.mayoclinic.org)

[Click Here for Tips](#)

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ALR Cash Back Offer: *APR = Annual Percentage Rate. APY = Annual Percentage Yield. Borrowers must qualify. Your rate may be different than the rate shown. The \$250 cash bonus is deposited into your account when you are pre-approved. The funds will be released to you when your Pathways pre-approved loan closes. If you have not financed your vehicle at Pathways within 90 days, the \$250 cash will return to the credit union. You can, of course, keep the interest it has earned during those 90 days! This offer is contingent upon you qualifying for the loan pre-approval and financing your purchase within 90 days at the credit union. If you pay off or transfer your car loan within 6-months of financing, there is an early payoff fee of \$250. The \$250 bonus is treated as a special dividend and will be reported on your 1099 INT form. Minimum qualifying loan balance for cash bonus is \$15,000. See page for details.

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.

Credit Card Offer: See page for details and important disclosure documentation.