

# THE NAVIGATOR

May 2019



## Cool Tips for Safe Summer Trips

Of the many great things about summertime, few match the fun of a family road trip. Before you hook up that new boat or camper, or hit the road with your family or friends in your car, SUV, pickup, or RV, take the time to review these summer travel safety tips. Prevention and planning may take a little time up front, but will spare you from dealing with the consequences of a breakdown—or worse yet, a highway crash—later.

*Source: United States Department of Transportation*

[Click Here for Tips](#)

## 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!](#)



### 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!](#)



### A Better Amazon Shopping Experience - Some Common Tips

While there's plenty to like about Amazon, that doesn't mean there aren't pitfalls too.

Here are some Amazon shopping mistakes you should avoid.

[Click Here to Learn!](#)



### We Have a Special Money-Saving (and money-earning) Offer for You.

Apply for the Pathways Rewards Mastercard® today and start earning **1.5% Cash Back** with every purchase.

Plus, transfer your credit card debt and you'll pay **NO INTEREST FOR 12 MONTHS** on balance transfers.

[Click Here to Apply!](#)



### Spring Home Loan Event Ending - Don't Miss Your Chance to Save!

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](#)



### Save Cash While Keeping Cool

It's not easy keeping things chill while the temperature is rising. If you're not careful you could be facing some hefty energy bills. Here are some helpful tips on how to stay cool on a budget, or at least without breaking your piggy-bank.

Source: [energystar.gov](http://energystar.gov)

[Click Here for Cool Tips](#)



# \$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](http://LoveMyCreditUnion.org/Sprint) to calculate your cash rewards.



## Pathways

### Financial Credit Union

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[www.pathwayscu.com](http://www.pathwayscu.com)



**Cash Back Rewards Credit Card:** \*APR = Annual Percentage Rate. APY = Annual Percentage Yield. Your 0.00% APR for 12-months on balance transfers starts when your new Mastercard is opened and is in effect for the next 12 payment cycles. Balance transfers are subject to the terms and conditions of the account disclosure. See details on reverse. Offers valid through August 31, 2019. Deposit Accounts are insured up to \$500,000 through a combination of federal insurance provided by the National Credit Union Administration (NCUA) for \$250,000 and private insurance provided by Excess Share Insurance (ESI) for an additional \$250,000. We reserve the right to extend or end this promotion at any time. To obtain additional information, please contact your local branch of Pathways Financial Credit Union. [Click here for additional disclosure information.](#)

**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.