

Welcome to Pathways.

Your path to better banking starts here.



Account Information Guide

For Standard Register Federal Credit Union Members

Pathways 

Financial Credit Union

Your path to better banking.



Your Financial Partner

Every step of the way.

Dear New Pathways Member,

We are pleased to welcome you to Pathways Financial Credit Union (Pathways). Effective September 1, 2020, Standard Register Federal Credit Union (SRFCU) will become part of the Pathways Financial Credit Union family. On behalf of the staff and management of Pathways, we would like to welcome you to your new credit union. We look forward to serving all your financial needs and helping you along your path to better banking.

We have produced this Account Information Guide to help you through the changes that will be occurring as we transition your accounts over to Pathways. Our goal is to make this as easy and seamless as possible.

By now you will have received a Welcome Letter from Pathways with information about your account number. As you may have read, most account numbers will not be changing. For the few members who had a change to their account number, this change was made for you prior to the merger by SRFCU member service staff members. If that is the case, you already received a letter from SRFCU.

At Pathways, we are pleased to offer you a full array of banking products and services to serve all your financial needs, including free checking accounts, cash-back credit cards, health savings accounts, mortgages, mobile and text banking, mobile check deposit and much more.

To learn more about all the services that will be available for you at Pathways, please visit your special section of our website at www.pathwayscu.com/welcomeSRFCU.

We look forward to having you as a valued member/owner of Pathways Financial Credit Union. If you have any questions or would like to learn more about Pathways, you can visit any of our Central Ohio or Dayton and Southwest Ohio branches. You can also contact our Member Service Department at (614) 416-7588 or (800) 367-7485, option 4.

Welcome to Pathways

Michael B. Shafer
CEO





Your Card services

ATM & Debit Cards | Credit Cards

Have Questions? Call Pathways at (614) 416-7588 or (800) 367-7485, option 4.

ATM/Debit Cards

When will I receive my new card?

If you haven't received your Pathways debit card in the mail yet, you soon will! Please keep an eye out for it! Make sure to activate your card by calling the number affixed to the card from your primary phone number.

What is my PIN?

A four-digit randomly assigned Personal Identification Number (PIN) will be mailed to you separately a day or two after the arrival of your new card. Please keep this number in a safe place. You can select your own PIN during card activation or by visiting a Pathways branch.

When can I use my new card?

First thing Tuesday morning, September 1, 2020. Your SRFCU debit card will be deactivated on September 2, 2020, at 11:59 PM, and you will no longer be able to use that card.

What do I do with my old card?

Once you have ensured your new Pathways debit card is working, you may destroy your old card yourself or you can bring it to your closest Pathways branch and we'll be glad to securely dispose of it for you.

What if I have automatic payments on my debit card?

If you have any recurring payments, such as utilities, cable TV, gym membership, etc., coming from your current card(s), please make sure to update your payment information with your new card information on or immediately after September 1, 2020, to avoid any payment delays.

Will I have access to the same ATMs as before?

Absolutely. In fact, you have even more options for ATMs than ever. You will still have access to your current ATM locations, in addition to the ATMs at every Pathways and Incenta branch. You also get access to the Alliance One and MoneyPass ATM networks, two of the nation's largest selective-surcharge-free ATM groups.

Finally, you will have continued access to the CO-OP® Network, with over 5,600 credit union Shared Branch locations worldwide and over 30,000 surcharge-free ATMs.

Credit Cards

If you have an SRFCU Credit Card, your current card will continue to work as it does now.

When is my credit card payment due?

Your due date will remain the same as it is now. You should continue to make payments just as you are now, either electronically or to the same address you are mailing them to currently.

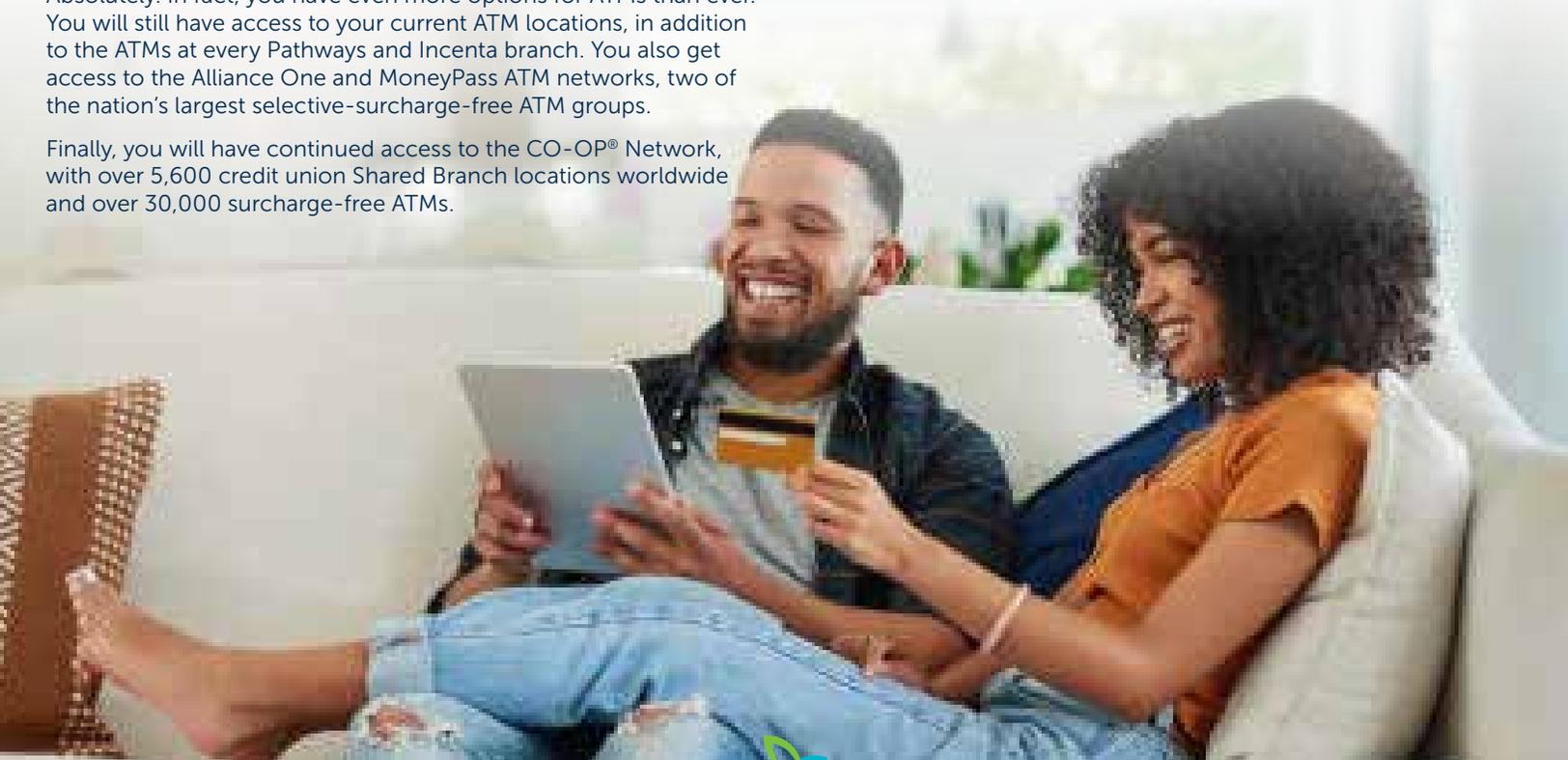


Important Dates to Remember

August 24: You should receive your Pathways debit card this week. Please keep an eye out for it!

September 1: Pathways card is active in morning. Activate your card by calling the number affixed to the card from your primary phone number

September 2: SRFCU ATM/Debit card is de-activated at 11:59 PM





Your New Checking Checking Accounts & Bill Pay Information

Have Questions? Call Pathways at (614) 416-7588 or (800) 367-7485, option 4.

Checking Account

You can continue to use your checking account as you always have. Your checks will clear your Pathways checking account just like they did with your SRFCU checking account.

What if I need new checks?

When you are ready to order new checks, be sure to visit our website at www.pathwayscu.com. You'll find our online link to order checks under the "Personal" Tab on our website.

What if I want to move my checking to your FREE Swipe2Save Checking Account?

If you already have a checking account, be sure to visit www.pathwayscu.com/welcomeSRFCU and click the "enroll" button in the Swipe2Save section to enjoy the round-up benefits of Swipe2Save, which could allow you to earn an additional \$300 for the next six months! If you don't have an SRFCU checking account, you can find more info about Swipe2Save and instructions on how to apply at www.pathwayscu.com/welcomeSRFCU.

Online Banking, Bill Pay Service & Mobile App

SRFCU's online banking and Bill Pay Service will shut down at 4 PM on Friday, August 28, 2020. Here are some common questions and answers regarding what this means:

Will my scheduled payments be processed?

All bills scheduled to be paid on or before August 28, 2020, will be paid as normal. No action is required on your part. If you have payments scheduled for after August 28, please login and reschedule them to be paid on or before August 28 to ensure they arrive prior to their due date. After 4 PM on August 28, 2020, the SRFCU Bill Pay Service will no longer be available.

What about bills & payments scheduled after August 28, 2020?

Before August 28, please log into the SRFCU Bill Pay Service and note the payments that will need to be rescheduled in the Pathways Bill Pay Service. You will have access to the Pathways system beginning on September 1, 2020.

Because no bills will be paid from the SRFCU Bill Pay Service after August 28, 2020, what else should I do?

Prior to August 28, please log into the SRFCU Bill Pay Service and download a list of your payees and your bill pay history so you will have all the information that you need to enroll in the Pathways Bill Pay Service starting September 1st.

Will my payees and/or recurring payments be transferred to the new system?

No – unfortunately, there is no automatic conversion process available to import your bills into the Pathways Bill Pay Service. You will have to manually enter your payees into the Pathways Bill Pay Service. In order to compensate you for your inconvenience, we will be depositing \$25 into your regular share savings account during the week of September 21. Thanks in advance for your understanding.

How do I enroll in Pathways Online Banking & Bill Pay?

Enrollment in Pathways Bill Pay takes place through Pathways' Online Banking platform. Instructions for enrolling in both Online Banking and the Bill Pay Service can be found at www.pathwayscu.com/welcomeSRFCU. In addition, you will be receiving an email with a link to an instructional video detailing how to set up payees in the Pathways Bill Pay Service during the week of August 24th.

What if I use the SRFCU Mobile App to make mobile check deposits?

Please note that the SRFCU Mobile App will no longer be functional after 3 PM on Friday, August 28th. Please do not attempt to make a mobile check deposit using this app after that date and time. Beginning September 1st, you will have the ability to download the Pathways Mobile App and enroll in mobile check deposits. Instructions for download and enrollment can be found on page 4, and at www.pathwayscu.com/welcomeSRFCU.

Direct Deposit, Payroll Deduction, Loan Payments, Statements & Tax Reporting

Will there be any impact on my direct deposit or payroll deduction?

You do not need to make any changes. As always, your direct deposit, payroll deduction and automatic payments will be posted to your account just as they are today.

Will my loan payments be affected?

Your loan payments will remain the same. You should continue to pay your loans as you normally would. If they are being made by either payroll deduction or direct deposit, they will continue to be posted as they currently are today.

What about year-end tax forms?

If you are to receive 1099, 1098 or 5498 forms for 2020 from the credit union, you will receive them from Pathways for the entire year of 2020. These forms will be mailed to you in early 2021.



Important Dates to Remember

August 28: Last day that payments on the SRFCU Bill Pay Service will be processed. The SRFCU Bill Pay Service and Online Banking will shut down at 4:00 PM.

August 31: SRFCU will be closed in order to facilitate the merger.

September 1: Pathways Bill Pay System is available. Please start adding your bill payees and scheduling your payments.





Your Digital Services

Online & Mobile Banking

Have Questions? Call Pathways at (614) 416-7588 or (800) 367-7485, option 4.

Online & Mobile Banking

Pathways has a very robust Online and Mobile Banking platform that you will be able to start using on September 1, 2020. You can find complete information on all our digital capabilities and much more at www.pathwayscu.com/welcomeSRFCU.

How do I enroll in your Online Banking Platform?

You will be able to enroll in Online Banking on September 1, 2020. Visit our website at www.pathwayscu.com and look for the Online Banking login in the upper right-hand corner. Click on that and then follow the prompts for the initial setup. Here are the simple steps:

1. Visit www.pathwayscu.com.
2. In the upper right-hand corner, you will see a button that says, "Access Online Banking." Click there.
3. You will be prompted to enter your username, which is your account number, which was provided to you in your Welcome Letter. **We strongly encourage you to change your username to something less sensitive after logging in. You can do it by going into "My Preferences" located in the "Info Center" tab.**
4. Your temporary password is the last four digits of your Social Security Number and the four digits of your birth year. (Example: 12341985). This is for personal accounts only. Please contact us at (614) 416-7588 if you are trying to access your business account(s).
5. Review the terms and conditions of your Online Banking account.
6. Reset your online password. It will ask for your current password, which is the temporary password (see step 4). Next, create a new password. It must be at least six characters long (including letters and numbers), and you can use up to 256 characters. Please remember your password is case sensitive.
7. Set up your security questions. Select three questions that are easy for you to remember. These questions will be randomly selected, and you will be required to provide an answer to one of them each time you log in.

8. Once you have enrolled in Online Banking, you will be able to enroll in Bill Pay as well. Instructions for enrollment in Bill Pay can be found at www.pathwayscu.com/welcomeSRFCU.

Once you have gone through these simple steps, you will be able to see and manage your accounts online, pay bills, enroll in e-statements and more! For account access on the go, be sure to sign up for text banking by clicking "Go Mobile!"

What is my login for Mobile Banking?

Your login and password for Mobile Banking and Online Banking are the same.

How do I enroll in Mobile Banking?

If you have already enrolled in Online Banking, your login and password is the same to access your accounts through our Mobile Banking platform. To enroll in Mobile Banking as a first-time user, download the Pathways App via the Apple® App Store or in Google Play™, select "Register" and then follow the on-screen prompts. We have multiple authentication options available, including biometric security features, to access your account.

Mobile Check Deposit

A popular feature available in our Pathways App is Mobile Check Deposit. This allows you to deposit a check with your smartphone into your Pathways account from anywhere, 24/7. It's as easy as Tap, Snap, Done. See complete details on our website at www.pathwayscu.com. Under the "Account Tools" tab, select Mobile & Text Banking.

Online Banking Text Alerts/E-Alerts

Never be caught unaware of your account balance again; stay in the know with e-alerts! Get notified of deposits, low balance alerts or important communications regarding your account. Set up a variety of account alerts to be notified through text message or email based on criteria you set. Alerts are then sent to your contact preference of choice and your Pathways Online Banking "It's Me 247" Message Center. It's banking on your terms – your way.





What Pathways Can Offer You

Explore the Benefits of Pathways Membership

Have Questions? Call Pathways at (614) 416-7588 or (800) 367-7485, option 4.



Your Membership - What to Expect Every Step of the Way

- Service and accountability knowing that you aren't a customer, but a member and an owner!
- Confidence that we answer only to you, not stockholders
- The security of being more than just a number, because we care about your financial goals
- A trusted partner on your path to financial freedom

Savings - The Power to Reach Your Destination

- Regular Share Saving Accounts
- Christmas Club and Vacation Accounts
- Youth Accounts
- Money Market Accounts
- Share Certificates
- Health Savings Accounts (HSAs)
- Individual Retirement Accounts (IRAs)
- Member Business Accounts

Spending - Get What You Want, When you Need It

- Swipe2Save Checking:** The checking account that pays you with every purchase! Earn up to \$300 in the first six months!
- Pathways EMV Debit Card
 - Business Checking Accounts
 - Mastercard Credit Cards with Rewards
 - Debit Card Controls

Borrowing - Be Ready for Every Milestone

- Business Loans
- Auto Loans
- RV/Boat/Motorcycle Loans
- Personal Loans
- Consolidation Loans
- Home Equity Loans & Lines of Credit
- Mortgage Loans
- Personal Lines of Credit

Smart Extras - Helping You Go the Distance

- ATM/Debit Cards
- Overdraft Programs
- Swipe2Save Roundup
- Direct Deposit
- SmartScore Powered by SavvyMoney
- Notary Services

Convenience Services - Access Your Account from Almost Anywhere

- Online & Telephone Banking
- Online Bill Pay
- Mobile & Text Banking
- Remote Check Deposit
- P2P Service
- E-mail and Text Alerts
- Shared Branching Network Access
- Surcharge-Free ATM Locations





Your Merger Timeline

Key Dates to Remember

Have Timeline Questions? Call Pathways at (614) 416-7588 or (800) 367-7485, option 4.

Change can be a challenge, and here at Pathways we want to make the transition as easy and seamless as possible. This Account Information Guide is designed to help you make the most of your credit union membership and keep you informed every step of the way.

Important Dates to Remember

To help make this a little easier for you, we have listed the key dates for the transition of your account to Pathways Financial Credit Union.

August 24

- » You should receive your Pathways debit card this week. Please keep an eye out for it!

August 28

- » Last day that payments on the SRFCU Bill Pay Service will be processed.
- » Last day to download a list of payees and bill pay history from the SRFCU Bill Pay Service.
- » The SRFCU Mobile App will no longer be functional after 3:00 PM.
- » The SRFCU Bill Pay Service and Online Banking will shut down at 4:00 PM.

August 31

- » SRFCU will be closed in order to facilitate the merger.

September 1

- » Welcome to Pathways!
- » Please begin using your new Pathways debit card on this day.
- » Pathways Online Banking is available.
- » Pathways Bill Pay Service is available. Please start adding your bill payees and scheduling payments.
- » Pathways Mobile App is available for download and enrollment in Mobile Check Deposit.
- » Pathways associates will be available to assist you by phone at (614) 416-7588 or (800) 367-7485, option 4.
- » Pathways Standard Register branch lobby will open at 8:30 AM.

September 2

- » Your SRFCU debit card will be deactivated at 11:59 PM.





Branch Locations & Contact Info

Where and How to Reach Us

COLUMBUS AND CENTRAL OHIO

Casino District

750 Georgesville Rd.
Columbus, OH 43228

Delaware

879 West William St.
Delaware, OH 43015

Gahanna/New Albany

5665 North Hamilton Rd.
Columbus, OH 43230

Grandview

1445 West Goodale Blvd.
Columbus, OH 43212

Marysville

121 Emmaus Rd.
Marysville, OH 43040

Whitehall

5025 East Main St.
Whitehall, OH 43213

DAYTON AND SOUTHWEST OHIO

Aberdeen

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

Beavercreek

3562 Dayton Xenia Rd.
Beavercreek, OH 45432

Dayton

3000 Elbee Dr.
Dayton, OH 45439

Englewood

175 West Wenger Rd.
Englewood, OH 45322

Springfield (Lagonda)

1345 Lagonda Ave.
Springfield, OH 45503

Springfield (Olympic)

2231 Olympic Dr.
Springfield, OH 45503

Standard Register

175 Campbell St.
Dayton, OH 45401

Plus over 5,600 Shared Branches and
30,000 Surcharge-Free ATMs Nationwide!



Pathways

Financial Credit Union

Your path to better banking.

Pathways Contact Info

By phone: (614) 416-7588 • (800) 367-7485
Option 4 for Member Services

By email: mail@pathwayscu.com **Online:** www.pathwayscu.com

www.pathwayscu.com/welcomeSRFCU

But Wait, there's MORE!

Welcome to Debit Controls

Protect yourself from debit card fraud by enabling debit card controls. Pathways is constantly working toward new and innovative solutions designed to give you peace of mind with your finances when it comes to account security. With the increased number of data breaches and hacks affecting millions of Americans, the security of your personal information is more important than ever, and that includes the everyday use of your debit card. We encourage you to take advantage of card controls to monitor your debit card transaction activity. You can activate these controls through either Online Banking or the Pathways Mobile App. Find more information on debit card alerts at www.pathwayscu.com/welcomeSRFCU.

