



Owner Rewards Loan Rebate Program

Quick Reference

Put Your Pathways and Incenta Membership to Work for YOU!

Members who actively use their membership will receive a monthly rebate on their loan equal to .25% interest rate discount. All fixed rate vehicle loans, personal loans, real estate loans and other secured loans are eligible for this benefit.

No Paperwork. No catches. Just Rewards.

There is no special paperwork to fill out to get this great benefit! As long as you meet the requirements below you will receive your rebate on your Pathways loan.

Eligibility Requirements

This is all you need to be eligible to receive your rebate:

- An active Pathways checking account
- A monthly ACH payroll direct deposit of \$500 into that checking account.

The Fine Print

Deposits from payroll totaling at least \$500 must be received during each calendar month. If you fail to meet the minimum deposit requirement during a month your benefit will be suspended. Accounts will be suspended for a minimum of 1 month. Reward benefits can be reactivated by meeting the minimum requirements again. Suspended accounts will be reactivated the month following meeting all eligibility requirements.

Example:

**If you do not have a payroll deposit made in the month of January:
*Rebates will be suspended effective February 1.***

**If a payroll deposit meeting the requirements is received in March:
*Membership benefits are re-activated April 1, with rebate paid out April 30.***