

# THE NAVIGATOR

January 2019



## Five Financial New Year's Resolutions

It's that time of year again. Time to make new resolutions to save more and spend less. While this can sometimes be a difficult or tall order to keep up, there are some safe and easy ways to help you remain saving-savvy even if you have to stray from the plan of diligently following your commitments to cut costs.

*Source: consumerfinance.gov*

[Click Here for Cost-Saving Resolutions](#)

### 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!

[Click Here for More Info!](#)



### Affordable Winter Getaways

Trying to escape from it all before Mother Nature finally decides to make things uncomfortable?

Here are a few affordable winter vacation ideas to help you decide how and where to get away from the gray.

*Source: AARP*

[Click Here for Ideas!](#)



### 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®!

Plus, enjoy **NO INTEREST** on your balance transfers for for 12 months!

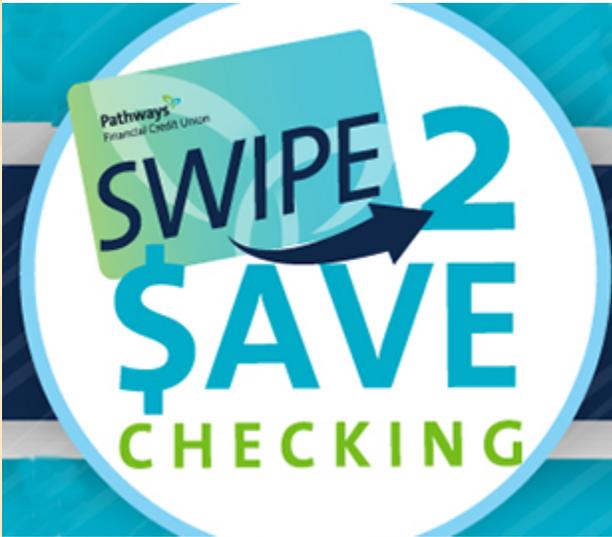
[Apply Now!](#)



### Combine Your Holiday Debt into ONE Low Monthly Payment!

Start 2019 by taking your first step toward your debt-free future. With just a few quick clicks, you can consolidate your holiday and credit card debt into one low monthly payment.

[Click Here to Apply!](#)



## 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](#)



## Winter Heating Tips

Mother Nature has finally unleashed a healthy amount of snow (and cold!) upon us. It can sometimes be a struggle to fight the bitter temperatures without spending a lot in the process. Here are some tips on how to keep warm at home without breaking the bank and staying safe.

*Source: energy.mo.gov*

[Click Here for Tips](#)

**“Does \$100 work for you?”**

Credit union members get \$100 for each new line they activate with Sprint®.\*

\*Restrictions apply.



**GET YOUR \$100**



# 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



**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.

**Consolidation Offer:** Rates effective as of January 1, 2019 and are subject to change. Credit score of 740+ required for 8.45%/9.98% APR; APR includes \$35 processing fee. Your interest rate and repayment terms will be based on your individual credit history and may be different from rates quoted above. Monthly payment example of \$20.49 per \$1,000 borrowed based on loan amount of \$20,000 over 60 months at 9.98% rate. Minimum loan amount \$500. Offer valid through March 31, 2019. To obtain additional information, please contact our Loan Center at (614) 416-7588. See page for details.