



Welcome to Pathways!

Special Offers for Madison Health Employees!

Call or stop by your local branch of Pathways to redeem these offers.

**EARN UP TO
\$300 CASH**



With Swipe2Save Checking at **5.00% APY!** The **FREE** checking account that pays you!

Pathways
Financial Credit Union

EARN UP TO
\$1,000 Cash Back
+ 90 DAYS NO PAYMENTS!



Get 1% cash back up to \$1,000 when you transfer an auto loan to Pathways from another financial institution.

Pathways
Financial Credit Union


2.00% APY*
for 60 months Bump Rate Certificate



Plus, a **FREE Safe Deposit Box** for 2017!

Pathways
Financial Credit Union


POWER EQUITY LINE OF CREDIT
3.74% APR*



No closing costs, no annual fee, and no minimum balance requirements.

Pathways
Financial Credit Union

Refinance to
3.49% APR*
with a 12-Year Mortgage!



NO CLOSING COSTS!
Pay your mortgage off faster with one of the lowest rates around!

Pathways
Financial Credit Union

SAVE ON CLOSING COSTS
\$500 OFF



When you transfer your mortgage to Pathways.

Pathways
Financial Credit Union

Offices in the Casino District, Delaware, Gahanna/New Albany, Grandview, Plain City & Marysville

www.pathwayscu.com | 614.416.7588 | mail@pathwayscu.com

*Please see reverse for offer disclosures



DISCLOSURES:

ALL OFFERS – Rates listed on all offers are effective May 1, 2017 and are subject to change at any time without notice. Please contact your local branch of Pathways Financial Credit Union for most current rate offerings. Coupons are valid through December 31, 2017. We reserve the right to end or extend these offers at any time.

SWIPE2SAVE CHECKING – APY= Annual Percentage Yield. Swipe2Save Secondary Savings Account balances \$2,500 and under will earn 5.00% APY compounded and credited quarterly; balances exceeding \$2,500 will earn regular Secondary Savings APY. 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. Savings rates subject to change without notice. We reserve the right to end or extend this offer at any time.

CERTIFICATE SPECIAL - APY = Annual Percentage Yield. You may increase your dividend rate one time during the 60-month term to the then current rate of the 60-month Certificate. You may only increase the dividend rate once during the term of your Bump-Rate Certificate.

AUTO LOAN - Coupon must be presented at time of application. Loan subject to credit approval. Existing loans not eligible. For cash back offer: minimum loan amount \$3,000; maximum cash back \$1,000.

HOME EQUITY LINE OF CREDIT - APR = Annual Percentage Rate. Your interest rate and repayment terms will be based on your individual credit history and may be different from rates quoted above. Maximum credit line of \$100,000; maximum LTV is 80%. Closing cost fee will be assessed if HELOC is closed within 3 years of opening. The draw period on your HELOC will be available for 10 years, followed by up to a 10-year repayment period. This line cannot replace a first position mortgage and must be in first or second position. Minimum line issued is \$25,000.

MORTGAGE - Coupon must be presented at time of application. Loan subject to credit approval. Loan must be closed on-site at PFCU branch location. Existing Pathways loans not eligible.

*12-YEAR MORTGAGE OFFER: APR = Annual Percentage Rate. Fixed 12-Year Mortgage interest rate assumes a maximum LTV of 80% for qualified buyers. Minimum loan amount is \$50,000. Minimum credit score to qualify for 3.49% APR offer is 740. Rate effective 5/1/2017 and is subject to change. All interest rate offers are based on your individual credit history, property values, and other qualifying factors and may be different from the rate quoted above. Existing Pathways Financial loans: closing cost fee of \$1,025 charged for any existing Pathways Financial mortgage loans refinanced to a lower rate under this program. **Excludes FHA and VA loans; FHA and VA loans offered through Quicken Loans. Offer good thru 12/31/17. Pathways reserves the right to extend or end this special at any time.*