

WECU

Pathways Financial
Credit Union

GRAND RE-OPENING OFFERS

Available through June 30, 2014

121 Emmaus Rd., Marysville, OH 43040

937.644.4746 • www.pathwayscu.com/wecu • wecu@pathwayscu.com



Free parking available at Our Lady of Lourdes Catholic Church.

1



**HOME EQUITY
LINE OF CREDIT**

2.99%
APR

- ONE OF THE LOWEST RATES IN THE MARKET
- NO CLOSING COSTS, NO ANNUAL FEE,
NO MINIMUM BALANCE

GRAND RE-OPENING OFFER. SEE DETAILS BELOW. ENDS 6/30/14.

2



**12-YEAR FIXED
RATE MORTGAGE**

NO CLOSING COSTS

AS LOW AS

3.49%
APR*

GRAND RE-OPENING OFFER. SEE DETAILS BELOW. ENDS 6/30/14.

3



**PLATINUM VISA
REWARDS CARD**

12-MONTH INTRO RATE OF

1.99%
APR*

Visit our website for complete details
about our "Let Pathways Pay Off Your
Credit Card Balance" Promotion!

GRAND RE-OPENING OFFER. SEE DETAILS BELOW. ENDS 6/30/14.

4

**TRANSFER YOUR AUTO LOAN
AND EARN UP TO**

\$500 CASH

- PLUS: NO PAYMENTS FOR 90 DAYS
- RATES AS LOW AS 2.74%/2.99% APR*

GRAND RE-OPENING OFFER. SEE DETAILS BELOW. ENDS 6/30/14.

5



**OPEN A CHECKING
ACCOUNT
AND YOU COULD**

WIN \$5,000*

- All checking accounts with qualifying Direct
Deposit are automatically entered.
- Winner announced by December 1, 2014.
See complete details on our website.

GRAND RE-OPENING OFFER. SEE DETAILS BELOW. ENDS 6/30/14.

6



**GRAND RE-OPENING
CERTIFICATE OFFER**

4-MONTH CERTIFICATE EARNS

4.00%
APY*

LIMITED PARTICIPATION* CERTIFICATE

GRAND RE-OPENING OFFER. SEE DETAILS BELOW. ENDS 6/30/14.

*APR = Annual Percentage Rate. *APY = Annual Percentage Yield.

1. Your interest rate and repayment terms will be based on your individual credit history and may be different than rates quoted above. Maximum credit line of \$100,000; maximum LTV of 80%. Closing cost fee will be assessed if HELOC is closed within 3 years of opening. HELOC will convert to 15-year closed-end mortgage following the 10-year draw period. This line cannot replace a first year mortgage and must be in first or second position.
2. Fixed 12-Year Mortgage interest rate assumes a maximum LTV of 80% for qualified buyers. Minimum loan amount of \$30,000, minimum credit score of 700. Minimum credit score to qualify for 3.49% APR offer is 740. Rate effective January 1, 2014 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 all Pathways Financial mortgage loans refinanced to a lower rate under this program. This offer available to Ohio residents only.
3. Your interest rate and repayment terms will be based on your individual credit history and may be different from rates quoted above. Member must have a Pathways Platinum Visa credit card on or before December 31, 2014 to be eligible for drawing. No purchase necessary. Paper entries must be postmarked prior to 12/31/14 and mailed to the Pathways corporate office, ATTN: Credit Card Payoff Sweepstakes, and must contain name, address, phone number, and e-mail address (if applicable). Winner will be drawn at random from the number of eligible entries received on or about January 2, 2015; We will pay our grand prize winner's Pathways VISA card balance as of 12/31/14 (up to a maximum of \$5,000). Grand prize winner is guaranteed a minimum payment of at least \$1,000. Not eligible: Employees/Board of Pathways Financial Credit Union or their immediate family members, or members with a delinquent or frozen credit card account. We reserve the right to end or extend this promotion at any time. See our website for full disclosure.
4. Borrowers with 740+ beacon eligible for 2.74%/2.99% APR. APR includes \$125 document prep fee. Rate effective January 1, 2014. Your interest rate and repayment terms will be based on your individual credit history and may be different from rates quoted above. For cash back offer: Minimum loan amount \$3,000; you will earn 1% of the auto loan balance transferred; maximum cash back \$500. Offer valid through June 30, 2014. Existing Pathways auto loans not eligible for this offer.
5. Member must have a checking account with monthly direct deposit of at least \$1,000 on or before November 30, 2014 to be eligible for drawing. No purchase necessary. Paper entries must be postmarked prior to 11/30/14 and mailed to the Pathways corporate office, ATTN: Checking Account Promotion, and must contain name, address, phone number, and e-mail address (if applicable). Winner will be drawn at random from the number of eligible entries and notified on December 1, 2014; winner will receive one \$5,000 deposit made to their share account after contact has been made. Not eligible: Employees/Board of Pathways Financial Credit Union or their immediate family members, or members with delinquent, dormant, or negative checking accounts. We reserve the right to end or extend this promotion at any time. See our website for full disclosure.
6. Maximum participation is \$1,000 and is limited to one certificate per member household. Certificate will automatically roll to a 12-month term upon maturation at regular 12-month interest rate. Offer valid through June 30, 2014.