

Welcome to...

Pathways Financial Credit Union!



Welcome to Pathways Financial Credit Union! The members of Members First, Powerco, and Western credit unions have joined together and now comprise the Pathways Financial Credit Union member family. The merger was completed as of August 1, and we are committed to providing outstanding service, convenience and competitively priced products and services to you. We pledge that we will constantly work to improve the value of your credit union membership.

Over the past few weeks, some of you may have noticed some of the improvements that we are already delivering to you, such as lower rates on our loan products, a reduction in some fees, and increased convenience via

more branch access and mobile banking. For those of you who have not yet experienced some of these improvements, you will be introduced to them in the near future. We intend to continue to make improvements to existing services and introduce many new services over the coming months as well.

At Pathways Financial Credit Union, our vision is to make banking as easy and efficient as possible for our members. So rest assured that every decision we make as your credit union will

be held to this standard in order to live up to the promise we have made to you, our members.

As a valued member of our credit union, we are looking forward

to serving all of your financial needs. We invite you to learn more about the Pathways Financial Credit Union family of brands by visiting our website at www.pathwaysfcu.com.

Sincerely,

Mike Shafer
CEO

Greg Kidwell
President

Is it time for a mortgage makeover?

Get a 12-year mortgage with a low rate and no closing costs

Our new 12-Year Mortgage is designed to help you pay off your mortgage faster with a lower rate and NO CLOSING COSTS.

You've heard it time and time again – "Mortgage rates have never been lower!" Imagine a refinance program that lets you take advantage of these historically low interest rates, and use the monthly savings to pay for what's important to you. Maybe it's college tuition, or a home improvement project you've been waiting to tackle. It could be debt consolidation, or going on a dream vacation.



Pathways leaves that up to you. Our new, unique 12-year mortgage loan combines a low, fixed interest rate of **2.99% WITH NO CLOSING COSTS**, giving you the opportunity to accelerate your mortgage payoff and save thousands of dollars in interest. Best of all? Your loan stays right here in central Ohio – Pathways will never sell the servicing of any loan to another financial institution.

REFINANCE FOR AS LOW AS

2.99% APR*

WITH NO CLOSING COSTS!

Additional Benefits:

- No pre-payment penalty
- Loan can be closed and funded in as little as three weeks
- A separate savings account to be used as an escrow-type savings for tax and insurance payments

Call or visit any Pathways Financial Credit Union branch to learn more about how our unique 12-year mortgage can help you pay off your mortgage sooner!

*12 year mortgage interest rate assumes a \$100,000 loan amount for qualified buyers with a maximum LTV of 80%. Rates effective October 1, 2012 and are subject to change. All interest rate offers are subject to credit worthiness, property values, and other qualifying factors. Existing Pathways loans: closing cost fee of \$1,025 charged for all Pathways mortgage loans refinanced to a lower rate under this program.



Fall Into A Great Auto Loan Rate

A new low rate, no payments for 90 days, and cash back!

Many of life's simple pleasures return to us in the fall — college football, seasonal beverages making their way back to coffee shops, weekend bonfires and game day barbecues. Don't forget about great auto loan rates as well!



For a limited time this season, we are offering rates as low as 2.74% APR* on new and used auto loans. This offer also applies to members looking to refinance their existing loan currently held by another lender.

Apply today!

Stop by or call any of our branches of Pathways Financial Credit Union to speak to one of our friendly loan officers. Or, apply online 24/7.

www.trymembersfirst.com
www.powercocu.org
www.westerncu.com

LOANS AS LOW AS
2.74% APR*

MORE GREAT FEATURES OF THIS SPECIAL OFFER

- No payments for 90 days
- 1% of the total loan amount back to you in cash (up to \$400).**

For example, a \$30,000 auto loan would get you \$300 cash back to apply to your first loan payment or to keep!

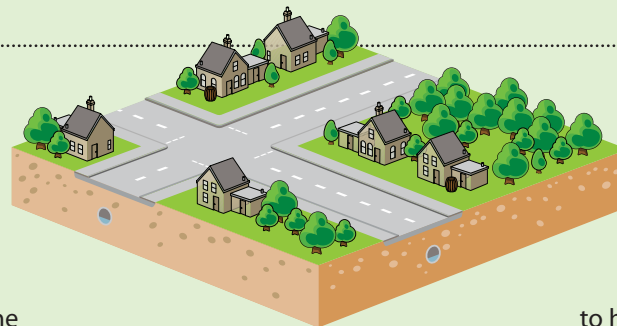
* For promotional rate: APR example based on \$20,000 loan amount over 60 months at \$358.73 per month; first payment due in 90 days. APR includes \$100 document prep fee. Minimum 740 credit score for 2.74% rate, 700-739 for 3.24% rate. All loans: must be closed on-site at Pathways Financial CU branch locations, existing Pathways loans not eligible, all loans subject to credit approval with qualified collateral. **For cash back offer: Minimum loan amount \$5000, maximum cash back \$400; interest rate and approval subject to credit worthiness.

What's in a Name?

Pathways represents your journey to financial freedom

As you know, your credit union has transitioned into a branch of Pathways Financial Credit Union. Over the past few months, several of our members have asked us, "Where did the name 'Pathways' come from?" Coming up with a name that accurately described our unique partnership was no easy task. The process took several months of research and involved input from employees at each of our six branches.

We turned to our members for inspiration; after all, we are dedicated to putting *you* first! We asked ourselves, "Who are our members? What is important to them?" What we discovered is that our members are on a continuous path towards achieving financial freedom. Along the way, you will encounter all sorts of big life events – getting married, purchasing a home, having children,



planning for retirement, and many more along the way. It is our top priority

to help you along your path in any way that we can, at every milestone you meet.

Not only are our members on a journey, we are too. While we were three separate credit unions with individual paths, these paths were similar and eventually led to one path as we became Pathways. Together, we will strive to make banking the easiest, most efficient activity possible for our members. We do this by putting members first in every decision we make.

Welcome to Pathways Financial Credit Union. We look forward to helping you and your family on your own unique journey as we begin ours. ■

More Locations...

Five local offices, plus thousands more Shared Branches now serving you

Members of the Members First and Western branches now have four locations available to you as of August 20. Effective December 1, you will have a fifth convenient location.

Locations currently include:

Western – Georgesville Road

750 Georgesville Road, Columbus, OH 43228

Western – Delaware

879 West William Street, Delaware, OH 43015

Western – Plain City

490 South Jefferson Avenue, Plain City, OH 43064

Members First – Grandview

1445 West Goodale Boulevard, Columbus, OH 43212

On December 1, Powerco branch members will also gain access to these branches. The Powerco branch at 5665 North Hamilton Road in Gahanna will be available for all Pathways members to use beginning on that date.

Thousands of Shared Branches

Remember, since all three of these credit unions were part of the Shared Branching network before this exciting partnership went into effect, Powerco branch members can still conduct Shared Branching transactions at any Western or Members First location now through December 1.

Similarly, Members First and Western branch members are still able to perform Shared Branching at the Powerco location.

After December 1, all Pathways members will be able to do any day-to-day business desired on their account at all branch locations, including open new accounts, change account information, apply for loans, update beneficiary information, and more.



& Better Hours!

Our office hours are now more convenient for you

As part of our transition to Pathways Financial Credit Union, we have streamlined our branch hours to better meet your banking needs when it's convenient for you! Effective August 20, 2012, the operating hours of the Members First and Western branches have changed. The new hours for these locations are:

Lobby Hours

Monday – Thursday8:30 AM – 5:00 PM
Friday8:30 AM – 6:00 PM
Saturday.....9:00 AM – Noon

Drive-Thru

Monday – Thursday8:00 AM – 5:00 PM
Friday8:00 AM – 6:00 PM
Saturday.....9:00 AM – Noon

The Powerco branch will implement these changes in hours effective December 1. Until that time, Powerco will retain its current hours. ■

Calling All Leaders!

You Can Apply To Join Our Board Of Directors

At Pathways, we take pride in knowing that our organization is owned by the very group it is dedicated to serving – its members. The Board of Directors at Pathways Financial Credit



Union is comprised of qualified, volunteer credit union members who help shape the future of Pathways by using their skills and knowledge to contribute to its mission and vision. Each year, Pathways members in good standing are invited to apply for a position on the Board of Directors. Board service is a voluntary, three-year commitment. If you are interested in joining with other dedicated volunteers on the Board, please send your resume by November 1, 2012, to the attention of the Nominating Committee at:

Pathways Financial Credit Union
5665 North Hamilton Road
Columbus, OH 43230

HOLIDAY CLOSINGS

Listed below are all scheduled holiday closings through December 31, 2012. All branches of Pathways Financial Credit Union will be closed for business on these dates. Online banking and telephone banking tools will remain available at your convenience, as will ATM machines for cash withdrawals.

Monday, October 8Columbus Day
Monday, November 12Veterans Day
Thursday, November 22 ..Thanksgiving Day
Tuesday, December 25.....Christmas

Regular hours will resume the following business day after each holiday. ■

Keep In Contact

Members First – Grandview

1445 West Goodale Blvd., Columbus, OH 43212
Phone: (614) 462-6850 • Toll-Free: 1-800-743-2327
Routing #: 244077022

Hours	Office	Drive-Thru
Mon.-Thur.	8:30 am – 5 pm	8am – 5 pm
Friday	8:30 am – 6 pm	8 am – 6 pm
Saturday	9:00 am – Noon	9:00 am – Noon

Powerco – Gahanna

5665 North Hamilton Rd., Columbus, OH 43230
Phone: (614) 416-7588 • Toll-Free: 1-800-367-7485
Routing #: 244077093

Hours	Office	Drive-Thru
Mon.-Thur.	8:30 am – 4:30 pm	8:30 am – 4:30 pm
Friday	8:30 am – 5:30 pm	8:30 am – 5:30 pm
Saturday	9 am – Noon	9 am – Noon

Powerco – AEP Building (Restricted Access)

1 Riverside Plaza, Columbus, OH 43215
Phone: (614) 716-6411 • Toll-Free: 1-800-367-7485
Routing #: 244077093

Hours	Office
Mon.-Fri.	8:30 am – 4:30 pm

Western – Columbus

750 Georgesville Rd., Columbus, OH 43228
Phone: (614) 276-6589 • Toll-Free: 1-800-765-4928
Routing #: 244078021

Western – Delaware

879 West William St., Delaware, OH 43015
Phone: (740) 363-4646 • Toll-Free: 1-800-765-4928
Routing #: 244078021

Western – Plain City

490 South Jefferson Ave., Plain City, OH 43064
Phone: (614) 873-6652 • Toll-Free: 1-800-765-4928
Routing #: 244078021

Hours	Office	Drive-Thru
Mon.-Thur.	8:30 am – 5 pm	8 am – 5 pm
Friday	8:30 am – 6 pm	8 am – 6 pm
Saturday	9 am – Noon	9 am – Noon

CU*Talk Telephone Banking

For Members First and Western
(614) 278-6152 • Toll-Free: 1-800-765-4237

Audio Express Telephone Banking

For Powerco only until December 1, 2012
(614) 536-0228 • Toll-Free: 1-800-637-8514

Online Information

Members First

Web: www.trymembersfirst.com
Email: mail@trymembersfirst.com

Powerco

Web: www.powercocu.org
Email: pcu@powercocu.org

Western

Web: www.westerncu.com
Email: wcu@westerncu.com