

# NEWSLETTER

Quarterly Edition  
March 2019

Hours of operation-  
Monday – Thursday  
9:00 am – 3:00 pm  
Friday  
9:00 am – 5:30 pm

Staff –  
Lynn Golden, Manager  
Daniel Lloyd, Assistant Manager  
Freddie Anne Bettis  
Teresa Kirkpatrick

Board of Directors –  
Stephen McCall, Chairman  
Leto Zacharia, Vice Chairman  
Cari Beasley, Secretary  
Gene Browning, Treasurer  
Hermilo Jasso

Audit Committee –  
Mike Luithle  
Carrie Rice  
Caleb Peacock

NCUA protects the money you have in a federally insured credit union up to \$250,000, same as FDIC protects money in a bank account.

**Pathway Credit Union**  
2751 Ralph Buckner Blvd.  
P. O. Box 2035  
Cleveland, TN 37320  
**Phone: 423-479-2168**  
**Fax: 423-478-7314**  
**E-mail:**  
info@pathwaycredit.com

## Credit Union Fun Facts

- 73% of millennials do not know that credit unions are not-for-profit, member owned financial institutions.
- Credit Unions can offer better rates on savings accounts, loans, and little or no fees on accounts because they are exempt from federal taxes.
- 82% of current credit union members have recommended their institution to others.
- Once you are a member of a credit union, you can remain a member regardless of what happens to your original qualifications “Once a member, always a member.”
- To join a credit union, you must be eligible for membership. Members of each credit union share a “common bond,” such as working for the same employer, belonging to a particular organization or church, or living in the same community.

## NEW LOAN RATES

New vehicles starting at 2.99%  
Used vehicles 2018 and older starting at 3.9 %  
New RV's, boats and motorcycles starting at 5%  
Used RV's, (2018 and older) boats and motorcycles starting at 5.5%  
Signature loan up to \$5,000 starts at 8.0%  
Signature loan up to \$7,500 (credit score must be 700 or over) at 8.0%  
Real Estate loan starts at 4.5% for 120 months  
All rates are based on credit score. Call us for details.

## NEW MEMBER SIGNATURE LOANS

With payroll deductions \$5,000 starts at 5.99%,  
Without payroll deductions starts at 6.99%

## E-STATEMENTS

The credit union is trying to keep our expenses down by offering E-statements to our members. Sign up now by emailing us at [info@pathwaycredit.com](mailto:info@pathwaycredit.com).

 **Consumers Save 10% or 15% Businesses Save**

talk about savings. say hello to the Sprint Credit Union Member Discount.

On select regularly priced Sprint monthly service. Plus, waived activation & upgrade fees (up to \$36 in savings each).

Learn more  
• Call: 877.SAVE.4.CU  
• Visit: [www.SprintStoreLocator.com](http://www.SprintStoreLocator.com)  
• Click: [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint)

Be sure to mention this code for your discount  
• Consumer: NACUC\_ZM  
• Business: NACUC\_ZDS\_ZM  
Credit union membership validation is required.

 

Get your FREE Love My Credit Union Rewards app and simplify credit union membership validation.



Credit approval req. Early Termination Fee (sprint.com/etf): After 14 days, up to \$350/line. Il. Discount: Available for eligible company employees or org. members (ongoing verification). Discounts subject to change according to the company's agreement with Sprint and are available upon request for monthly svc. charges on select plans. Discount only applies to data buy-ups/add-ons for Unlimited, My Way and Family plans. Talk 450 and primary line on Talk Share 700. Other Terms: Offers and coverage not available everywhere or for all phones/networks/plans. Restrictions apply. See store or sprint.com or www.lovemycreditunion.org/Sprint. ©2014 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

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