



# Welcome to Pathways

Account Information Guide  
For Taleris Credit Union





# Your True Financial Partner

*Every Step of the Way*



On behalf of the staff and management of Pathways Financial Credit Union (Pathways), we would like to welcome you to your credit union!

We look forward to having you as a valued member-owner of Pathways, serving all your financial needs and helping you achieve financial success.

If you have any questions or would like to learn more about Pathways, visit your Seven Hills Branch at 7435 Broadview Road, or any of our other branch locations in Central Ohio, Dayton, or Southwest Ohio.

You can also contact our member service department at 800-367-7485, option 4, Monday through Friday 8:30 AM to 5:00 PM, and Saturdays from 9:00 AM to Noon or visit [www.pathwayscu.com/taleris](http://www.pathwayscu.com/taleris).



## **IMPORTANT PATHWAYS INFORMATION**

**Toll-Free Number:** 1-800-367-7485

**Direct Phone Number:** 614-416-7588

**Website:** [www.pathwayscu.com](http://www.pathwayscu.com)

**Email:** [mail@pathwayscu.com](mailto:mail@pathwayscu.com)

**Pathways Routing Number:** 244077093



## **SEVEN HILLS BRANCH INFORMATION**

7435 Broadview Rd.

Seven Hills, OH 44131

### HOURS

Monday - Friday: 8:30 AM - 5:00 PM

Saturday: 9:00 AM - 12:00 PM



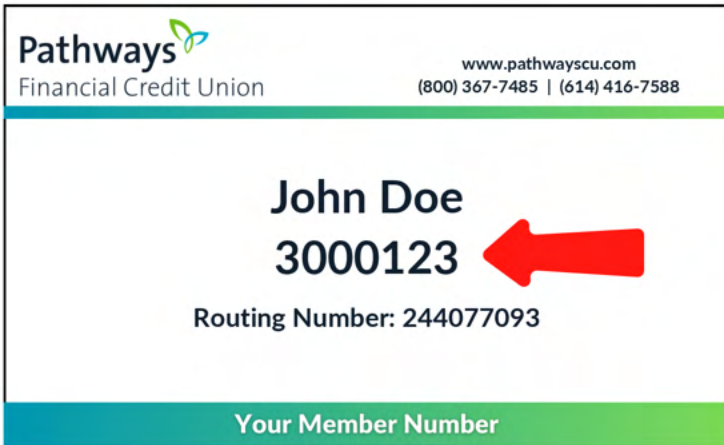
# Account Information

## Getting Started with Pathways

### YOUR ACCOUNT

Your Taleris Regular Savings Account has been converted to a Pathways Regular Savings Account that you can continue to use as you always have.

As part of this transition, your account number has been updated to align with our system. You can find this number on the membership card included in this mailing. (See image below).



Your new account number will now start with the number 3, followed by enough zeros to reach a seven-digit format.

For instance, if your previous account number was 123, your new account number will be **3000123**.

Taleris Account Number	New Account Number (Pathways)
123	3000123
1234	3001234
12345	3012345

Have questions? Call Pathways at 614-416-7588 or 800-367-7485, option 4.

### SWIPE2SAVE CHECKING AND OWNER REWARDS ACCOUNT

If you have a checking account, it has been converted to a Swipe2Save Checking Account.

Our Swipe2Save Checking Account rewards you for making everyday debit card transactions. The more you use it, the more you will save!

For every purchase you make with your debit card, Pathways will round up the amount to the nearest dollar and deposit the difference into your Owner Rewards Account. **To activate this feature, please contact us on or after May 1st or visit [pathwayscu.com/taleris](http://pathwayscu.com/taleris).**

**Your savings really add up - the Owner Rewards Account connected to your checking earns an unbeatable 10.00% APY!\***

#### *What if I need new checks?*

When you are ready to order new checks, be sure to contact us directly at 614-416-7588 and we will place the order for you.

### DIRECT DEPOSIT AND LOAN PAYMENTS,

#### *Will there be any impact on my direct deposit or payroll deduction?*

As always, your direct deposit, payroll deduction and automatic payments will be posted to your account just as they are today.

#### *Will my loan payments be affected?*

Your loan payments will remain the same. You should continue to pay your loans as you normally would. If they are being made by automatic payment, they will continue to be posted as they currently are.

**If you're mailing your payments please mail all future payments to:**

**5665 North Hamilton Road  
Columbus, Ohio 43230**

**If you have a scheduled loan payment set up in the Taleris Online Loan Payment system, that scheduled payment will continue to take place on its scheduled date each month in the Pathways online loan payment system, so no action is required on your part.**

\*APY = Annual Percentage Yield. Owner Rewards Account balances \$5,000 and under will earn 10.00% APY compounded and credited quarterly; balances exceeding \$5,000 will earn regular Secondary Savings APY. Consult the Credit Union's Account Disclosure Rate Supplement for current APY. Round-up deposits will not be made in the instance of a negative checking account balance. The only deposits permitted into the Owner Rewards Account are loan interest rebates, Pathways cash back credit card points redeemed for cash, round-up deposits from debit card transactions, and applicable credit union match funds. Share and checking accounts are federally insured for up to \$250,000 by the National Credit Union Administration (NCUA). Savings rates are subject to change without notice. We reserve the right to end or extend this offer at any time.



# Your Card Services

## ATM & Debit Cards | Credit Cards

### ATM / DEBIT CARDS

**Whether you have a Taleris ATM or debit card, you will receive a Pathways contactless debit card.**

#### **When will I receive my new card?**

Your new Pathways debit card will arrive **on or after April 18th**. Please keep an eye out for it! **Be sure to activate your card right away by calling the number affixed to the card from your primary phone number.**

#### **What is my PIN?**

When you call the toll-free number on your card to activate it, you may also set a PIN for your card at that time.

#### **When can I use my new Pathways debit card?**

On **May 1st after 9:00 AM**. Your **Taleris** debit or ATM card will be **deactivated on May 7, at 11:00 AM**, and you will no longer be able to use that card.

#### **What do I do with my old card?**

Once you have ensured your new Pathways debit card is working, you may destroy your old card yourself or you can bring it to the Seven Hills branch, and we'll be glad to securely dispose of it for you.

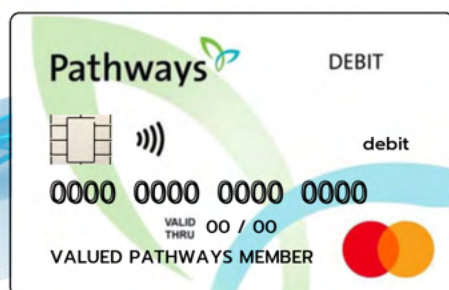
#### **What if I have automatic payments on my debit card?**

If you have any recurring payments, such as utilities, cable TV, etc., coming from your current card(s), please make sure to update your payment information with your new card information starting on **May 1st**, to avoid any payment delays.

#### **Will I have access to the same ATMs as before?**

Yes! While other Pathways branch ATMs may not be nearby, you can still access your funds through your current Alliance One ATM network and Seven Hills Branch ATM.

You will also have continued access to the Shared Branch™ Network, with over 5,600 credit union Shared Branch locations worldwide and over 30,000 surcharge-free ATMs. **This service must be activated prior to use.**



### CARD ALERTS

Take control of your debit card spending by setting up card alerts. This prevents any unauthorized transactions from coming through without your knowledge or approval.

#### **To activate card alerts:**

1. Log into your online banking (desktop or mobile).
2. Select the account attached to the debit card from the accounts listed.
3. Click the "Card Services" menu (located near the account balance summary).
4. Select the desired card and click "Advanced Card Alerts" in the menu.
5. Follow the prompts to "Register Your Card."

### CREDIT CARDS

If you have a Taleris Credit Card, your terms, conditions, and payment due date will remain unchanged, and your card will continue to function as usual.

### IMPORTANT DATES TO REMEMBER

**On or after April 18:** You should receive your Pathways debit card this week. Please keep an eye out for it and activate it as soon as you receive it. Until then, continue using your current Taleris card.

**May 1:** Your Pathways debit card can be used in the morning at 9:00 AM. Activate your card as soon as you receive it by calling the number affixed to the card from your primary phone number.

**May 7:** Your Taleris ATM/Debit card will be deactivated at 11:00 AM, and you will no longer be able to use that card. Please use your Pathways debit card going forward.



# Your Digital Services

## Online & Mobile Banking

### ONLINE & MOBILE BANKING

Pathways has a robust Online and Mobile Banking platform that you will be able to start using on **May 1st**.

You can find complete information on all our digital capabilities and much more at [pathwayscu.com/taleris](https://pathwayscu.com/taleris).

#### **How do I enroll in your Online Banking Platform?**

You will be able to enroll in Online Banking on **May 1st**. Visit our website at [pathwayscu.com](https://pathwayscu.com) and click on "First Time User?" in the Online Banking window near the middle of the page. Follow the prompts for the initial setup.

1. Register as an individual—either as the primary account holder, joint owner, or business.
2. Follow the prompts and enter your member number for verification.
3. Authenticate your account by entering the security code you receive by text, email, or voice message.
4. Create a username and password.
5. Consent to the legal agreements.
6. Register your device for notifications.

Once you have completed these simple steps, you will be able to see and manage your accounts online, pay bills, enroll in e-statements and more!

Instructions for enrollment in Bill Pay can be found at [pathwayscu.com/taleris](https://pathwayscu.com/taleris).

#### **What is my login for Mobile Banking?**

Your username and password for Mobile Banking and Online Banking are the same.

#### **How do I enroll in Mobile Banking?**

To enroll in Mobile Banking as a first-time user, search for "Pathways Financial Credit Union" in the Apple™ App Store or in Google Play™ select "Register," and then follow the on-screen prompts. We have multiple authentication options available, including biometric security features, to access your account. You will have access to begin using the Pathways mobile app on **May 1st**.

### MOBILE CHECK DEPOSIT

A popular feature available in our Pathways app is Mobile Check Deposit. This allows you to deposit a check into your Pathways account whenever you want. It's as easy as Tap, Snap, Done.

### TELEPHONE BANKING

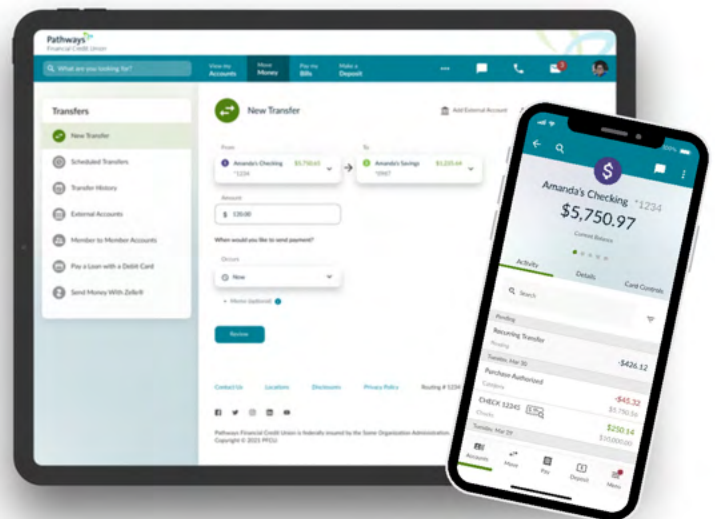
You have convenient access to your account information anytime, anywhere. Easily check your account balance using our automated telephone banking system by calling **614-278-6152**.

This service is available 24/7, providing you with real-time updates on your account status. Simply follow the prompts to securely access your balance and other account details.

### ONLINE BANKING / TEXT ALERTS/ E-ALERTS

Never be caught unaware of your account balance again; stay in the know with e-alerts!

Get notified of deposits, low balance alerts or important communications regarding your account. Set up a variety of account alerts to be notified through text message or email based on criteria you set. Alerts are sent to the designated contact method chosen in your online/mobile banking "Subscription Alerts" settings. It's banking on your terms—your way.



# Convenience Services

## Bill Pay, Direct Deposit, and Daily Pay Deposit

### BILL PAY

Taleris' Bill Pay Service will shut down at 5:00 PM on April 29th. Here are some common questions and answers regarding what this means:

#### ***Will my scheduled payments be processed?***

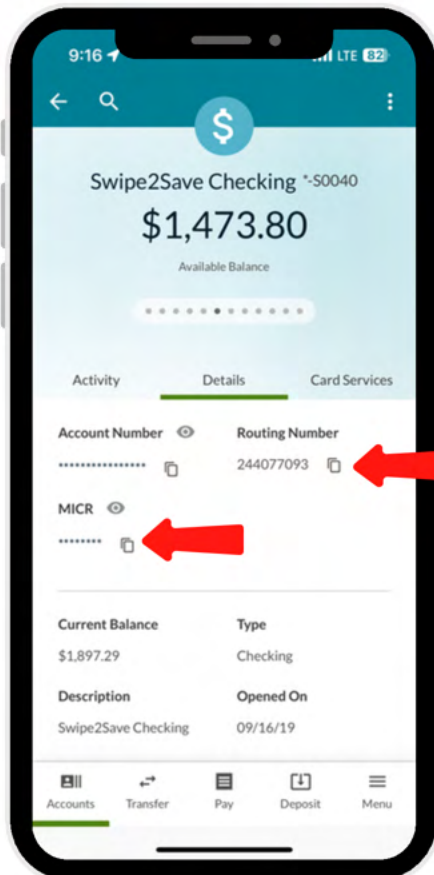
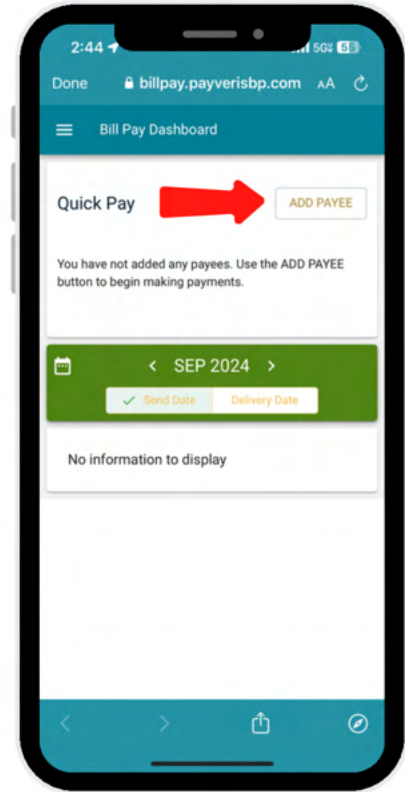
All bills scheduled to be paid on or before **April 29th**, will be paid as normal. No action is required on your part. If you have payments scheduled after **April 30th**, please **log in and reschedule them** to be paid on or before **April 29th** to ensure they arrive prior to their due date. After **5:00 PM on April 29th**, the Taleris Bill Pay Service will **no longer be available**.

#### ***What about bills & payments scheduled after April 29th?***

All bills entered into the Taleris Bill Pay platform prior to 5:00 PM on April 29th will be paid through April 30, 2025. Before April 29th at 5:00 PM, please log in to the Taleris' Bill Pay Service and note the payments that will need to be **rescheduled** in the Pathways Bill Pay Service. You will have access to the Pathways Bill Pay Service beginning on **May 1st at 8:30 AM**.

#### ***Since no bills will be paid from the Taleris Bill Pay Service after April 30th, what else should I do?***

Prior to **April 29th**, please log in to the Taleris Bill Pay Service and **download a list of your payees and your bill pay history** so you will have all the information you need to enroll in Pathways Bill Pay Service starting **May 1st at 8:30 AM**.



### DIRECT DEPOSIT & DAILY PAY DEPOSIT INFORMATION

Discover the simplicity of Direct Deposit and Daily Pay Deposit with Pathways, designed to make your financial experience even more convenient.

#### ***Here is how you can set up Direct Deposit and Daily Pay Deposit effortlessly:***

- Access Online Banking:
  - Log in to your Online Banking account.
- Select Your Designated Account:
  - Choose the account where you wish to receive your direct deposit and/or Daily Pay Deposit.
- Navigate to Account Details:
  - Click on "Details" to access your account's MICR number. Pathways' routing number is 244077093.
- Use Information to Direct Deposit and Daily Pay Deposit:
  - Provide your corrected MICR and routing number to your employer or payer for seamless direct deposits and Daily Pay Deposits.

#### ***Why Direct Deposit and Daily Pay Deposits?***

- Instant Deposits for Early Access: Opt for Pathways' Instant Deposit service to receive your pending Direct Deposits up to 2 days in advance for a small fee of \$5.
- Efficiency: Swift access to your funds without the wait associated with traditional checks.
- Security: Enjoy peace of mind with a secure and automated transaction process.



# Your Merger Timeline

## Key Dates to Remember

Change can be a challenge, and here at Pathways, we want to make the transition as easy and seamless as possible. This Account Information Guide is designed to help you make the most of your credit union membership and keep you informed every step of the way.

### IMPORTANT DATES TO REMEMBER

To help make this a little easier for you, we have listed the key dates for the transition of your account to Pathways Financial Credit Union.

#### On or after April 18:

- You should receive your Pathways debit card this week. Keep an eye out for it and activate it as soon as it arrives. **Continue using your current Taleris card until May 1st.**

#### April 29:

- Last day to use Shared Branching until May 1st.
- Last day to access Bill Pay payments through the Taleris Bill Pay system (until 5:00 PM).

#### April 30:

- Remote Check Deposit via the Taleris mobile app will be disabled at 2:00 PM.
- The Taleris online and mobile banking system will shut down at 2:00 PM.
- The Taleris Credit Union branch at 7435 Broadview Road will close at 2:30 PM to facilitate the merger.
- All bills previously entered into the Taleris Bill Pay platform will be paid through today.

#### May 1:

- You can start using your Pathways debit card at 9:00 AM. If you haven't done so already, be sure to activate your Pathways debit card and begin using it **today**.
- The Pathways Call Center will be open from 8:30 AM – 5:00 PM for assistance.
- You can log in to Pathways Online Banking.
- Pathways Bill Pay is now available—please add your payees and schedule your payments.
- The Taleris Credit Union branch at 7435 Broadview Road reopens at 8:30 AM. You are also welcome to visit any other Pathways branch for your banking needs.
- Shared Branch access is now available.

#### May 7:

- Your Taleris ATM/debit card will be deactivated at 11:00 AM and can no longer be used.

## Important Tasks

### To Complete

#### ACTIVATE DEBIT CARD

Activate your new Pathways card as soon as you receive it by calling the number on the sticker using your primary phone number. **Your card will be ready to use starting May 1st at 9:00 AM.** Until then, continue using your current Taleris card.

1

#### ACTIVATE SHARED BRANCHING

If you haven't utilized shared branching in the last 12 months, please call Pathways at 800-367-7485 to activate your Shared Branch access.

2

#### ACTIVATE ROUND UP

Turn on the round-up feature for your Swipe2Save Checking account **starting May 1st!** Call us or visit [pathwayscu.com/taleris](https://pathwayscu.com/taleris) to activate and start saving effortlessly.

3

#### SET UP ONLINE BANKING

Get started with online banking and stay in control of your account! **Log in on or after May 1st** to set up your access, customize e-alerts for deposits and balances, and manage your account your way.

4

### Questions About the Merger? We're Here to Help!

Mergers can bring changes, and we want to make sure you have all the information you need. If you have any questions, give us a call at 614-416-7588 or 800-367-7485, option 4. Our team is happy to assist you!



# What Pathways Can Offer You

## Explore the Benefits of Pathways Membership



### Your Membership - What to Expect Every Step of the Way

- Service and accountability. Knowing that you aren't a customer, but a member and an owner!
- Confidence that we answer only to you, not stockholders.
- The security of being more than just a number, because we care about your financial goals.
- A trusted partner on your path to financial freedom



### Savings - The Power to Reach Your Destination

- Regular Share Savings Accounts
- Christmas Club & Vacation Accounts
- Youth Accounts
- Money Market Accounts
- Share Certificates
- Health Savings Accounts (HSAs)
- Individual Retirement Accounts (IRAs)
- Member Business Accounts



### Spending - Get What You Want When You Need It

- **Swipe2Save Checking:** The checking account that pays you with every purchase! We round up your purchases and deposit them into a high yield **Owner Rewards Account.**
- Pathways EMV Debit Card
- Business Checking Accounts
- Mastercard Credit Cards with Rewards
- Debit & Credit Card Controls



### Borrowing - Be Ready for Every Milestone

- Business Loans
- Auto Loans
- RV/Boat/Motorcycle Loans
- Personal Loans
- Consolidation Loans
- Home Equity Loans & Lines of Credit
- Mortgage Loans
- Personal Lines of Credit



### Smart Extras - Helping You Go the Distance

- ATM/Debit Cards
- Overdraft Programs
- Swipe2Save Round-Up Feature
- Pathways Retirement & Investment Services
- Direct Deposit
- SmartScore Powered by SavvyMoney
- Notary Services
- EasyVest Investment Platform



### Convenience Services - Access Your Account from Almost Anywhere


- Online & Telephone Banking
- Online Bill Pay
- Mobile & Text Banking
- Remote Check Deposit
- Pay Anyone Service
- Email and Text Alerts
- Shared Branching Network Access
- Surcharge-Free ATM Locations



# Branch Locations & Contact Info

*Where and How to Reach Us*

## Your Primary Branch:

**Seven Hills**   
7435 Broadview Rd.  
Seven Hills, OH 44131

## Dayton and Southwest Ohio:

**Aberdeen**  
1100 U.S. Rt. 52  
Aberdeen, OH 45101

**Englewood**  
175 W. Wenger Rd.  
Englewood, OH 45322

**Beavercreek**  
3562 Dayton Xenia Rd.  
Beavercreek, OH 45432

**Springfield**  
1850 S. Limestone St.  
Springfield, OH 45505

## Columbus and Central Ohio:

**Clintonville**  
3454 North High St.  
Columbus, OH 43214

**Grandview**  
1445 W. Goodale Blvd.  
Columbus, OH 43212

**Columbus West**  
750 Georgesville Rd.  
Columbus, OH 43228

**Marysville**  
121 Emmaus Rd.  
Marysville, OH 43040

**Delaware**  
879 W. William St.  
Delaware, OH 43015

**Whitehall**  
5025 E. Main St.  
Whitehall, OH 43213

**Gahanna**  
5665 N. Hamilton Rd.  
Columbus, OH 43230

Enjoy continued access to over 5,600 Shared Branches and 30,000 surcharge-free ATMs Nationwide! Call us to ensure your shared branch access is activated.



**Pathways**   
Financial Credit Union



## PATHWAYS CONTACT INFORMATION

**By phone:** 800-367-7485 option 4 for Member Services

**By email:** [mail@pathwayscu.com](mailto:mail@pathwayscu.com)

**Online:** [pathwayscu.com/taleris](https://pathwayscu.com/taleris)

**Forbes** **2024**

**BEST-IN-STATE  
CREDIT UNIONS**

POWERED BY STATISTA