

Bank@Work

by  **PathFinder**
BANK

SUNY Oswego Employees:

Give Your Benefits Package an Added Boost and Get \$100 CashBack!¹

Our Bank at Work Program is a no-cost, premium value employee benefit program designed to provide convenient and affordable banking services for the employees of organizations and companies who help support the vital economic needs of our communities.

CHECKING ACCOUNT:

- Free Pathfinder Bank Visa debit card with valuable eRewards Program (sign up bonus of 5,000 rewards points)
- Free access to Allpoint Surchage free ATMs worldwide (approximately 55,000)²
- Free initial order of basic checks³

MORTGAGE:

- Application fee waived on a Pathfinder Bank mortgage (\$275 value)^{4,5}
- 90% loan-to-value with no Private Mortgage Insurance (PMI)^{4,5}
- 80/10/10 product.^{4,5} Pathfinder Bank will write a first mortgage for 80% with no PMI while simultaneously writing a second mortgage for 10% with 10% matching funds from borrower.

CONSUMER LOANS:

- 1/4% interest rate discount on non real-estate consumer loans^{4,5,6}
- Application fee waived on non real-estate consumer loans (\$20 value)

ADDITIONAL SERVICES:

- Periodic rate specials on select savings, money market and Certificates of Deposit accounts⁵
- Free Bank Checks and Money Orders (limit 2 per customer, per day)
- Visa Credit Card with no annual fee^{4,5,7}
- Free online banking and bill pay
- Free Mobile Banking⁸
- Free Change Jar savings program (must have savings account with Pathfinder Bank)
- Free personal financial review with one of our licensed financial consultants⁺
- Free Personal/Business Insurance Consultation with FitzGibbons Agency (home, auto, business, and more)
- Personal Financial Management, powered by Yodlee⁹

FOR ADDITIONAL INFORMATION CONTACT:

Sue Cahill 343-0057 or Craig Nessel 343-4483



(1) Proof of employment at a participating Bank @ Work company is required (ie; your most recent paystub). To qualify for the \$100 bonus, you must open a Bank @ Work Free & Easy Checking account with a \$25 minimum opening deposit. Also, within 90 calendar days of account opening, you must initiate one direct deposit. The \$100 bonus will be deposited into your new account within 10 business days after the initial direct deposit. No minimum balance required. (2) Service fees may apply for transactions outside of Allpoint network. (3) Limitations apply; price varies by design. Only initial order of basic check design is free. (4) Subject to credit approval. (5) Terms and conditions may apply. (6) With automatic deduction of payment from a Pathfinder Bank checking account. (7) The creditor, issuer and service provider of credit cards is TCM. (8) There is no charge from Pathfinder Bank for mobile banking. However, you should review your mobile device plan for any fees that your service provider may charge. (9) Must be enrolled in Online Banking.

+Investments in securities, annuities, and insurance are not insured by the FDIC or any federal government agency, not guaranteed by the Bank, not a Deposit, may be subject to investment risk including loss of value and loss of principal. Securities offered through Cadaret, Grant, & Co., Inc, MEMBER FINRA/SIPC. Insurance products offered through Finger Lakes Investments Corporation (FLIC). Cadaret, Grant, & Co. and FLIC are not affiliated with Pathfinder Bank, its affiliates, divisions, or subsidiaries. OSJ office: FLIC 1169 Pittsford Victor Rd, Suite 230, Pittsford, NY 14534. (585) 389-0326.