

# Pathways

Your Path to Financial Success

**Don't Walk Alone.** Our Pathways program will help you build credit, grow savings, and put yourself on the path to a bright financial future.

## Build Credit

- **Point West Share Secured Visa Credit Card** (*min. \$60 secured deposit*)
- **Personal Credit Review** (*15-20 minutes, prepared ahead of time, in-person or over-the-phone*)

## Create Savings

- Point West Savings Account (minimum \$5.00 deposit)
- Save to Win Certificate Account (optional deposit product)

## Empower Financial Success

- Access to the BALANCE Financial Fitness Program, including one-on-one anonymous credit counseling
- Enhanced Account Reminders via Email
- Graduate to Point West Classic Credit Card in 12 months or less\* if certain requirements are met

503.546.5000 | [www.pointwestcu.com](http://www.pointwestcu.com)

Federally insured by NCUA

# Path to Graduation ●



Complete the “Credit Matters”  
BalanceTrack courses via BALANCE.

Make your monthly credit card  
payment on time at LEAST 11  
times in the next 12 months.



**Visa Classic**



**Credit Card**



Make all of your payments in the first  
six months on time.

Make at least 6 deposits (\$25  
minimum per deposit) to a Save to  
Win Certificate account.



Complete the “Credit Matters” and  
“Money Management” BalanceTrack  
courses via BALANCE.

# Accelerated Path to Graduation ●