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**Get On Track Financially with Pathways™ from Connex Credit Union**

*From building an emergency fund to rebuilding credit, Connex offers a path to financial success*

**NORTH HAVEN, Conn.** (Sept, 27, 2021) – For people just getting started or those having difficulty managing their finances or credit, [Connex Credit Union](http://www.connexcu.org/home/member-info-resources/resources/register-for-workshops) is offering its [Pathways](https://www.connexcu.org/home/products/personal/pathways)™ line of products to help its members begin reaching their financial goals.

“Pathways products are designed for people that may have had problems with credit or banking in the past,” said Carl Casper, executive vice president and chief executive officer, Connex Credit Union. “From checking to savings, and even loans, Connex helps its members achieve financial success no matter their financial history.”

According to a July 2021 nationwide [Bankrate surve](https://www.bankrate.com/banking/savings/emergency-savings-survey-july-2021/)y, more than half (51 percent) of Americans cannot cover three months of expenses and just 25 percent have no emergency savings at all.

**Pathways Savings**

A Pathways Savings Account is a good first step in setting up an emergency fund. It’s easily accessible and earns a high rate of 2.00%\* APY (Annual Percentage Yield) on balances up to $1,000.00. “This high rate is a great incentive to begin establishing an emergency fund, so you can be prepared the next time you’re faced with an unexpected expense,” Casper said.

**Pathways Checking**

Pathways Checking offers a checking account for individuals who have not previously had a checking account or have struggled managing their checking account in the past. Pathways Checking is designed to help manage a checking account successfully and provides up to three overdraft refund days per year. Pathways Checking accounts also receive free debit card, free online and mobile banking, free first box of checks, and more.

-More-

**Pathways Credit Builder Loan**

For people who have not established credit or have a poor payment history and want to rebuild their credit. To participate, individuals must be 18 years or older and have minimum two years of consecutive employment. How it works: individuals borrow funds at a low interest rate; the funds are placed in a dividend earning savings account; you make regular, on-time payments, and at the end of the loan term, the loan proceeds, plus earned dividends, are deposited into the individuals savings account.

Other Pathways products include a secured VISA™ credit card and Save to Win, a national prize-linked 12-month CD where every $25 in deposits (up to 10 per month) enters you into monthly and quarterly cash prize drawings.

**Getting Started**

To be eligible for Connex membership, you must live, work, worship, or attend school in Fairfield, Hartford, Middlesex or New Haven County. Visit a Connex branch to talk with a Connex Financial Advocate or to open a Pathways account. You also can call 1-800-CR-UNION to schedule an appointment at any Connex branch. An appointment is not required but recommended. For more information, contact 1-800-CR-UNION (203-603-5700) or visit connexcu.org.

***About Connex Credit Union*:**

One of Connecticut’s largest credit unions, Connex Credit Union is a full-service credit union serving more than 62,000 members at eight branches. Membership is open to anyone who lives, works, attends school or worships in New Haven, Hartford, Middlesex or Fairfield counties. For more information, please call 1-800-CR-UNION or visit [connexcu.org](https://www.connexcu.org/).

*\* Rate effective June 1, 2021 and is subject to change at any time and without notice. Balances of $1,000.01 or greater earn the standard rate of 0.05% APY. If the balance in the account is $5,000.00, then the blended APY would be 0.24%. If the balance in the account is $2,500.00, then the blended APY would be 0.43%. Membership eligibility and $25 balance in your Share Savings Account are required. To join Connex, you must work, live, worship or attend school in New Haven, Hartford, Middlesex or Fairfield County.*