

FREE Checking No Strings Attached!



At a time when other financial institutions are imposing more fees than ever on checking accounts, you can count on your Credit Union for free checking with no strings attached.

- ✓ No Monthly Fee
- ✓ No Per-Check Fee
- ✓ No Minimum Balance
- ✓ Free Visa® Debit Card
- ✓ Free *Home Banking 24*
- ✓ First 20 Checks Free

Visa Debit Card

Your Visa Debit Card is your ATM and Debit card all in one. It allows you to make withdrawals from your checking account anywhere the Visa symbol is displayed worldwide – at gas stations, grocery stores, and more. Plus, you can make withdrawals at most ATMs.

- Unlimited Visa transactions per month.
- Unlimited “cash back” withdrawals per month.
- Five free ATM transactions per month – look for surcharge free CashPoints® and Allpoint® ATMs.

FREE Home Banking 24

From any internet-connected device you can —

- Check your balance in real time.
- See what checks have cleared your account and view the actual check.
- Transfer funds between your accounts with us and even to and from other financial institutions.
- Get account history (e.g., deposits, withdrawals, etc.)
- Set up e-Alerts for account notifications!
- Pay bills with *Bill Payer*.
- And much more!

Mobile 24

- Deposit checks with *Mobile Deposit*.
- Check your balance in real time.
- See what checks have cleared your account.
- Transfer funds between your accounts with us.
- Get account history (e.g., deposits, withdrawals, etc.).
- Pay bills with *Bill Payer*.

Download *Mobile 24* by visiting our website or in the *Apple App Store*, *Google Play*, or the *Amazon App Store*.

Bill Payer

A must for anyone with a checking account. No more licking stamps or envelopes! No checks to write! You just tell us which bills to pay and how much, and we do the rest.

Plus, Bill Payer is FREE when you sign up for eStatements. Otherwise, it's free for the first 60 days and then it's just \$2.95 per month thereafter.

FREE eStatements

Eliminate your paper statement and get your statement electronically at your computer.

- Receive email notification when your statement is ready.
- Review any statement back as far as 12 months.
- Print a statement whenever you need one.

Overdraft Transfer

Almost everyone makes a mistake on occasion, but you can eliminate non-sufficient funds (NSF) charges by using your Credit Union's *Overdraft Transfer*. You can choose to cover overdrafts by having money automatically transferred from either a savings account, a line-of-credit loan account (if approved), or both.

There is no charge or fee for *Overdraft Transfer* transfers, which are made in \$100 increments (except from *Money Market* accounts, which are made in \$500 increments).

Overdraft Privilege

Most members are also eligible to opt-in to *Overdraft Privilege* through which overdrafts up to a total of \$400 can be paid with Credit Union funds. Our regular \$29 NSF fee will still apply, but your check or ACH transaction will be paid so you will not incur merchant NSF fees.

The payment of overdrafts is solely at our discretion and we reserve the right not to pay. For example, we typically do not pay overdrafts if an account is not in good standing, if a member is not making regular deposits, or if they have too many overdrafts.

If you choose to use this option you must bring your account to a positive balance of at least \$1 every 30 days.

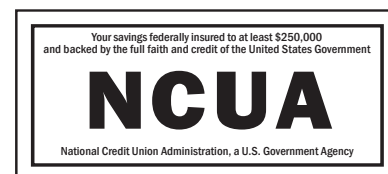
Ask a representative for a copy of our *Overdraft Transfer/Overdraft Privilege* product guide for complete details.

Bad Check History?

Your Credit Union is proud to say that we offer checking for almost everyone, even those with a blemished checking history.

Opening Your Account

Open your account by calling Member Services at the number below, or complete an application at summitcu.org.



Federally Insured by the NCUA

[Revised 2018-12]

Member Services 336-662-6200 • 800-632-0210
Mortgage Call Center 336-662-6206 • 877-223-9563
24/7 Loan Call Center 336-662-6202 • 800-288-5252

Join for the Perks.