

My CU Club program is to reward those members who support Summit Credit Union with their deposits and loans while making Summit CU their primary, or only, financial institution.

When you use Summit CU for your borrowing, savings, and checking needs, you help your credit union grow stronger. This leads to additional services which benefit not only you, but everyone.

Benefits:

As members move from the Standard Club through our Premier Club, they enjoy additional free services and perks such as low or no fees, as shown in the table below.

In addition, My CU Club members receive access to our free ID theft recovery service, a \$99 per year value!

My CU Club Categories*

There are two types of categories:

1. Age based category
2. Relationship based category

Age based category contains:

- **Kirby Kangaroo:** Ages 0-12
- **CU Succeed:** Ages 13-22
- **Senior Club:** Ages 55 & up

Relationship based categories are based on the total number of Qualifying Services and the Qualifying Balance:

Relationship based category contains:

- **Standard Club** — At least one qualifying service and qualifying balance of \$500.
- **Enhanced Club** — At least two qualifying services and qualifying balance of \$5,000.
- **Partner Club** — At least three qualifying services and qualifying balance of \$15,000.
- **Premier Club** — At least four qualifying services and qualifying balance of \$25,000. Once reached, you are a Premier Club member for life.
- **Senior Premier Club** — At least four qualifying services and qualifying balance of \$25,000 or more.

Qualifying Services:

Qualifying services are determined by the number of account types in your membership.

Example: A Membership Share and a Special Share are one type. A Membership Share and a Christmas Club are two types therefore count as two services. Check the complete list of account types to the right.

Qualifying Balance:

Your qualifying balance is the total dollar amount of your Summit membership shares and loans**. Account type doesn't matter.

Spouses or life partners residing at the same address may have their accounts linked to combine balances but not services.

* Memberships are assessed at the end of each month and your My CU Club status is printed on your statement.

** Loans ten days past due will not count towards the Qualifying Balance.

[Revised 2017-01]

My CU Club Rewards Program	Low Fee		Standard	Enhanced	Partner & Senior	Premier & Senior Premier
	Low Fee	Free				
ID Theft Recovery Service	●	●	●	●	●	●
Check Cashing	●	●	●	●	●	●
CO-OP Shared Branch Transactions	●	●	●	●	●	●
Low Balance Inactive Account Fee	●	●	●	●	●	●
Money Order/Teller's or Certified Check	○	●	●	●	●	●
Membership Account Below \$5	○	●	●	●	●	●
Returned Third-Party NSF Checks	○	●	●	●	●	●
Check and Statement Copies <small>Up to 10 copies of each per year</small>	○	○	●	●	●	●
Excessive Research and Balancing Assistance	○	○	●	●	●	●
Assisted Transfers or Balance Inquiries	○	○	●	●	●	●
History Printout	○	○	●	●	●	●
ACH Origination (One-Time)	○	○	○	○	○	●
Over Five Non-Summit ATM Transactions in a Month	○	○	○	○	○	●
Non-Sufficient Funds Fee <small>Check or ACH Returned (Excludes Overdraft Privilege)</small>	○	○	○	○	○	●
Stop Payment <small>By Check or ACH</small>	○	○	○	○	○	●
Checking Printing <small>No cost Senior Club checks also available</small>	○	○	○	○	○	●
Counter Checks <small>Maximum of eight checks</small>	○	○	○	○	○	●
Cash or Deposit of Non-Member Third-Party Checks	○	○	○	○	○	●
Debit/Credit Card or PIN Replacement	○	○	○	○	○	●

Account Types

Savings

- Membership Savings
- Business Savings
- Kirby Kangaroo Club
- Special Savings
- Emergency Loan Savings
- Credit Builder Savings

Christmas Club Account

Money Market

- Regular Money Market
- Investors Money Market

Checking

Checking must include direct deposit or e-Statements to qualify

- Free Checking
- Debit Card Only Checking

Certificates

- Regular Certificates
- Jumbo Certificates

IRAs

- IRA Accumulator
- Regular IRA Certificates
- Jumbo IRA Certificates

Automobile Loans

- New Auto Loans
- Used Auto Loans

Motorcycle Loans

- New Motorcycle Loans
- Used Motorcycle Loans

Boat Loans

- New Boat Loans
- Used Boat Loans

RV Loans

- New RV Loans
- Used RV Loans

Signature Loans

- Signature Loans
- Line of Credit Loans

Visa Credit Cards

- Visa Platinum
- Visa Platinum Rewards

Home Equity Line of Credit

Fixed-Rate Home Equity

Secured Loans

- Share/Savings Secured
- Certificate Secured

Credit Builder Loans

Emergency Loans