

Summit Credit Union Services

Summit Credit Union has been providing financial services as a free employee benefit since 1935. We are a full-service, not-for-profit financial institution offering everything from mortgage loans to Christmas Club accounts, and everything in between . . . and generally without fees. Here is a basic listing of services, but complete details are available on our website at www.summitcu.org.

Branch Offices — We have full-service branch offices in Greensboro (2), Hickory, Raleigh, and Winston-Salem (2).

Nationwide Shared Branches — 90 locations in NC and over 7,000 nationwide where members can make deposits, withdrawals, loan payments, and get travelers checks. To find a shared credit union branch near you call (800) 919-2872.

FREE Checking — When we say free, we mean free with no strings attached!

- No monthly fees
- No per-check fees
- No minimum balance requirement
- Free Check / Debit Card
- First 50 Checks Free
- Free Overdraft Protection

Mobile Banking App — Your nearest branch is in your pocket. If you have a smart phone, our app lets you review your account, deposit checks, pay bills, and more . . . and it's free.

Bill Payer — Free when you sign up for free e-Statements. No stamps, no envelopes, no hassle, no kidding! Pay an unlimited number of bills or payments each month.

ATMs Available Nationwide

- CashPoints — Nearly anywhere in NC.
- Allpoint — You can use your Visa Debit Card anywhere in the US at ATMs in Walgreens, CVS, Target, Costco, Harris Teeter, and many convenience stores; just look for the green Allpoint logo on the ATM.

Savings Services

- Regular Savings (\$5 minimum)
- Individual Retirement Accounts
- Christmas Club
- Certificate Accounts (\$500 minimum)
- Money Market Accounts (\$1,000 minimum)
- All accounts Federally insured to \$250,000

Youth Accounts

- Kirby Kids Club (Through age 12)
- CU Succeed Club (Ages 13 - 22)

Family Membership — Once you become a member, your family members can have their own Summit accounts.

Lifetime Membership — You can keep your membership for life, even if you change employers or move out of state.

Loan Services — (800) 288-5252

- Auto Loans - same low rate for new and used
- Boats, RV, and Motorcycle Loans
- Home Loans for buying or refinancing
- Home Equity Loans
- Personal Signature Loans
- 24-Hour Loan Call Center — Apply for a loan anytime . . . and talk to a real person.

Credit Cards — (800) 288-5252

- Low, non-variable interest rates
- *No Fees!* No annual fee, no monthly fee, no cash advance fee, and no balance transfer fee
- Choose from Visa REWARD\$ or Platinum

Credit Building Services — (800) 288-5252

- Credit Builder Car Loans
- Credit Builder Visa Credit Card
- Credit Builder Loan
- BALANCE Financial Counseling

Call 24 Telephone Banking — (800) 522-4212

Free access to your accounts 24-hours-a-day from any touch-tone telephone, toll free.

Retirement and Investment Services

Retirement planning, investments, annuities, life insurance, long term care insurance.

Triad and Western NC — (800) 632-0210 x6262
Triangle and Eastern NC — (919) 247-0969

Insurance Services — (866) 334-1491

Auto, homeowners, renters, boats, motorcycles, RVs, and even business insurance.

Direct Deposit

- Full net paycheck
- Fixed dollar amount deduction

Other Perks of Membership

- Free Identity Theft Recovery Service
- Discounted CARFAX Vehicle History Report
- Free Auto Buying Service
- College Scholarship Program
- eStatements — Free
- Discounts to Carowinds, Emerald Point, Regal Cinemas, and Biltmore House
- Safe Deposit Boxes (select branches only)
- Free Notary Services

And there is a lot more!

If you have questions or would like to speak with us about membership, visit your local branch office or call our Member Service Call Center toll free at 800-632-0210.

