

# Who Can Become A Member



## Employees of Business Partners

If you work at any of our 300+ business partner companies, you are eligible to join. See our Website at [www.SummitCU.org](http://www.SummitCU.org) for a complete list of our Business Partners. Just click on “How to Join.”

### *Every employee can join!*

At Summit Credit Union, we want every employee to have a chance to start a “banking” relationship with us. We know that many people have been prevented from opening accounts at other financial institutions because of poor credit or because they did not have enough money to make the required initial deposit — which is often hundreds of dollars.

At Summit Credit Union we offer every employee a chance to join and start saving money. We won't turn you away because you have had credit problems and we don't make you give us money up front to become a member.

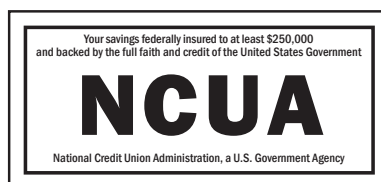
### *No Initial Deposit Required!*

There is no cost to become a member. The only requirement of membership is maintaining a \$5 minimum balance in a regular savings account.

Employees at business partners do not have to make an initial deposit if they begin a regular savings program by starting payroll deductions from their paychecks to their credit union account. You may payroll deduct as even-dollar amount (\$5 minimum), membership is then active.

## Family Members

Once you join, your family members become eligible to join – parents and grandparents, children and grandchildren, brothers and sisters, aunts and uncles, nieces and nephews, cousins, and even anyone living at your legal residence.



Family members have full rights of membership and you do not have to be joint on their account, except for minor children, who need an adult to be a co-owner/guarantor. Family members must make an initial opening deposit of at least \$5.

## Summit Education Association

If you are not eligible through a business partner or family member, you can become eligible to join Summit Credit Union by first joining the Summit Education Association.

There is a \$5 membership fee to join the Summit Education Association; however, the entire fee goes into a fund to provide educational scholarships for Summit Credit Union members. You must also be a resident of North Carolina.

## Joining – Easy As 1, 2, or 3!

1. If you work at a business partner, your HR department should have the necessary forms. If not, membership and payroll deduction forms are available at our Website at [www.SummitCU.org](http://www.SummitCU.org).
2. Call our Member Service Call Center at 800-632-0210. They will send you the forms you need and walk you through the process.
3. Visit any of our branch offices and we'll help you complete the forms you need to become a member. For a list of locations visit our website.

### *Documents You'll Need When You Join!*

- ✓ A copy of your Social Security Card (or other document with you SSN on it).
- ✓ A copy of a current driver's license (or valid state issued ID card).
- ✓ Family member applicant must sign an affidavit (available at the credit union) giving the name of the family member that made them eligible to join.

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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.