

# Spotlight

## Make Your Home Buying Dreams a Reality



- ✓ Get \$500 off your closing costs when you apply during the month of February
- ✓ Low Fixed & Adjustable Interest Rates
- ✓ No Private Mortgage Insurance Required<sup>1</sup>
- ✓ Conveniently Sign Documents Online
- ✓ First-Time Home Buyer Programs

### We Make Home Loans Easy!

Apply online at [SummitCU.org](http://SummitCU.org) using the Online Applications option

Call 336-662-6206 or 877-223-9563

Stop by your local branch office



<sup>1</sup>Private Mortgage Insurance (PMI) not required for 30-year variable and 15-year fixed rate home loans. PMI may be required for secondary market home loans with less than a 20% down payment. Home loan lending is limited to North Carolina.

## Switch And Ditch Your Auto Loan

It's a new year. Lower your rate, your payment, or both! Refinance an auto loan from another lender or get pre-approved and receive a \$100 Visa® Gift Card!<sup>1</sup>

- ✓ Hassle-free auto buying service
- ✓ Affordable monthly payments
- ✓ Flexible terms
- ✓ Better-than-dealer loan protection, GAP, and warranty coverage



Rates as low as 3.25% APR<sup>2</sup>

<sup>1</sup>\$100 gift card mailed following dispersal of loan funds. Minimum \$5,000 loan; not available on refinancing of existing Summit Credit Union loans. <sup>2</sup>APR= Annual Percentage Rate. Rates vary based on credit history, loan term, and amount financed.

## Take Us Everywhere You Go



Be sure to look for this logo in your app store as "Summit Credit Union":



Take us wherever you go with Mobile 24. With our Mobile 24 app, you have 24-hour access to your account:

- ✓ Deposit checks
- ✓ Apply for a loan
- ✓ Transfer funds between accounts
- ✓ Find branches and ATMs
- ✓ Pay bills using Bill Payer

To download the Mobile 24 app, visit [SummitCU.org](http://SummitCU.org). Mobile 24 is also available in the Google Play® store, Apple's App Store®, or Amazon Appstore®.

BRANCH LOCATIONS

### Greensboro Branches

- 8210 W Market St **ATM** 336-662-6200
- 800 Summit Ave **ATM** 336-662-6200
- 2917 S Elm-Eugene St 336-662-6200

### Hickory Branch

- 102 1st Ave NE **ATM** 828-267-5768

### High Point Branch

- 1743 Westchester Dr **ATM** 336-662-6200

### Oxford Branch

- 128 College St 919-693-7151

### Raleigh Branch

- 3840 Ed Dr, Ste 100 919-571-0767

### Winston-Salem Branch

- 1100 S Stratford Rd **ATM** 336-722-3065 Suite 400B

### CO-OP Shared Branches

There are 104 shared branches in NC and 5,000+ across the US. To find one near you, visit [SummitCU.org/locations](http://SummitCU.org/locations).

### HOURS

#### Greensboro, Hickory, High Point, and Winston-Salem Branches

- Lobby: Mon-Thurs: 8:30 AM – 5 PM  
Friday: 8:30 AM – 6 PM
- Drive-Up: Mon-Thurs: 7:30 AM – 5 PM  
Friday: 7:30 AM – 6 PM

#### Oxford Branch

- Lobby: Mon-Thurs: 8:30 AM – 5 PM  
Friday: 8:30 AM – 6 PM
- Drive-Up: Mon-Thurs: 8:30 AM – 5 PM  
Friday: 8:30 AM – 6 PM

#### Raleigh Branch

- Lobby: Mon-Thurs: 8:30 AM – 5 PM  
Friday: 8:30 AM – 6 PM

### CALL US

#### Member Service Call Center

- 336-662-6200 or 800-632-0210

#### Call 24 Telephone Banking

- 336-662-6201 or 800-522-4212

#### 24/7 Loan Call Center

- 336-662-6202 or 800-288-5252

#### Home Loan Call Center

- 336-662-6206 or 877-223-9563

#### Wealth & Retirement Planning

- 336-662-6262 — Central NC
- 336-662-6230 — Western NC
- 919-247-0969 — Eastern NC

#### Auto & Homeowners Insurance

- 866-334-1491

#### Lost/Stolen Visa®

- 800-991-4964 — Credit Card
- 800-528-2273 — Debit Card

#### BALANCE Credit Counseling

- 888-456-2227 — Toll Free

OPERATING HOURS

IMPORTANT NUMBERS



# All Offices Will Be Closed on Monday, February 18 in Observance of Presidents' Day

## Home Equity Line of Credit

Variable rates as low as **5.00% APR**

- Interest possibly tax deductible
- Borrow up to 100% of your equity
- No closing costs with minimum \$10,000
- **Fixed rates as low as 4.50% APR**

## New & Used Auto

Fixed rates as low as **3.25% APR**

- Up to 100% financing
- Extended terms for lower payments

## Boats, Campers, & RVs

Fixed rates as low as **4.25% APR**

- Up to 100% financing
- Extended terms for lower payments

LOAN RATES: APR = Annual Percentage Rate. Subject to change. Annual Percentage Rate varies depending on loan term, loan amount, and individual credit history.

## Motorcycles

Fixed rates as low as **4.25% APR**

- Up to 100% financing
- Extended terms for lower payments

## Visa Platinum Rewards Card

Non-Variable rates as low as **9.95% APR**

- No balance transfer fee
- 25-day grace period on purchases
- No annual fee

## Signature / Line of Credit

• **Fixed rates as low as 9.95% APR**

## Emergency Loans Available

- \$400 limit, 90-day repayment term



## First Mortgages

A variety of both fixed-and variable-rate mortgage products are available. Rates may change daily, so check our website at SummitCU.com/rates to get today's rates. Or call our Mortgage Center at 336-662-6206 to discuss your home loan options with one of our home loan specialists.

## Free Checking

- No Strings Attached
- No Minimum Balance
- FREE Home Banking

## Money Market Investor

Rate is **0.75% APY**

- \$10,000 minimum balance required to earn dividends

## Money Market

Rate is **0.50% APY**

- \$1,000 minimum balance required to earn dividends

## IRA Accumulator

Rate is **0.75% APY**

- No maintenance fees with a \$500 minimum balance

## Christmas Club

Rate is **0.25% APY**

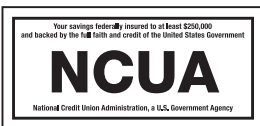
- *Christmas Club* funds available October 1 – December 31

## Certificates & IRA Certificates

Terms	Minimum Deposit	Dividend/Interest Rate	APY
6-11 months	\$500	1.00%	1.00%
12-23 months	\$500	1.15%	1.15%
24-35 months	\$500	1.25%	1.25%
36 months	\$500	1.35%	1.35%
<b>Specials</b>			
15 months	\$500	1.35%	1.35%
27 months	\$500	1.49%	1.50%
39 months	\$500	1.74%	1.75%

## Jumbo Certificates & Jumbo IRA Certificates

Terms	Minimum Deposit	Dividend/Interest Rate	APY
6-11 months	\$10,000	1.25%	1.25%
12-23 months	\$10,000	1.35%	1.35%
24-35 months	\$10,000	1.49%	1.50%
36 months	\$10,000	1.74%	1.75%
<b>Specials</b>			
15 months	\$10,000	1.74%	1.75%
27 months	\$10,000	1.99%	2.00%
39 months	\$10,000	2.23%	2.25%



Federally insured by NCUA

DIVIDENDS: APY = Annual Percentage Yield. Subject to change without notice. Penalties may be imposed for early withdrawal. Fees and other conditions could reduce earnings. Please refer to your *Summit Credit Union Truth-in-Savings Disclosure* for more information regarding compounding and crediting of dividends.



## Because We Care

Dear Member:

We realize there are ways we can improve our service. We welcome your suggestions so we can help you enjoy your credit union membership even more. Your comments will help us to do a better job. Please take a few moments to let us know how we may serve you better.

Help us improve our service by rating our:

- |   |                                    |                               |                                       |   |
|---|------------------------------------|-------------------------------|---------------------------------------|---|
| <input checked="" type="checkbox"/> <b>Promptness</b> | <input type="checkbox"/> Excellent | <input type="checkbox"/> Good | <input type="checkbox"/> Satisfactory | <input type="checkbox"/> Unsatisfactory |
| <input checked="" type="checkbox"/> <b>Courtesy</b>   | <input type="checkbox"/> Excellent | <input type="checkbox"/> Good | <input type="checkbox"/> Satisfactory | <input type="checkbox"/> Unsatisfactory |
| <input checked="" type="checkbox"/> <b>Knowledge</b>  | <input type="checkbox"/> Excellent | <input type="checkbox"/> Good | <input type="checkbox"/> Satisfactory | <input type="checkbox"/> Unsatisfactory |

How may we improve our services? \_\_\_\_\_

If you would like a reply, please complete the following:

Name \_\_\_\_\_ Email \_\_\_\_\_  
Address \_\_\_\_\_ Phone \_\_\_\_\_

Please mail or deliver to:  
Summit Credit Union, Attn. President/CEO  
8210 W. Market St., Greensboro, NC 27409

### Send information on the following services:

- New and Used Vehicle Loans
- Home Equity Loans
- First Mortgage Loans
- Visa Platinum Rewards* Credit Card
- Other Loan Services
- FREE Checking Services
- Overdraft Transfer/Overdraft Privilege
- Deposit Account Services
- Traditional and Roth IRAs
- Visa Debit Cards
- Direct Deposit/Payroll Deduction
- Home Banking 24/Bill Payer/eStatements
- Call 24 Telephone Banking
- CU Succeed Youth Club*
- Kirby Kangaroo Club*
- Senior Club
- Retirement, Investment, & Insurance Services
- BALANCE Credit Counseling
- Safe Deposit Boxes
- Locations/CO-OP Shared Branch Locations
- Family Membership
- NCUA Federal Deposit Insurance