

November 2018

Spotlight

JUMP FOR JOY NEW YEAR, NEW CAR!



**No Payments For
Two Months¹**
Plus, get pre-approved and receive a
\$100 Gift Card²

- 100% Financing Available
- Flexible Terms To Meet Your Budget
- Discount CARFAX Reports Available
- Same Low Rate For New, Used, And Refinance

- Online at SummitCU.org, in Home Banking 24, or use Mobile App 24
- Call 336-662-6202 or 800-288-5252
- Stop by your local branch office

¹Applications must be submitted by 12/31/2018; loan must close by 1/15/2019. Minimum \$5,000 loan; not available on refinancing of Summit Credit Union loans. No payments for two months following loan closing. Though no payments are due, interest will accrue, from the date of the loan. ²\$100 gift card mailed following dispersal of funds.

Gift Giving Made Easy

Make gift giving easy this year! No need to send cash or a check in the mail this holiday season. People Pay allows you to send money using Mobile App 24 through text message or email! No account information is exchanged making it secure and easy! Don't have Mobile App 24? Download it at SummitCU.org or visit your app store.



Look for this logo.



Christmas Club

Holiday Schedule



Your Credit Union Christmas Club funds are now available! Access and transfer funds using Call 24, Home Banking 24, Mobile App 24, or by coming into a branch to make a withdrawal.

All offices will be closed for the following holidays:

- **Veteran's Day** • Monday, November 12
- **Thanksgiving Day** • Thursday, November 22
- **Post-Thanksgiving Day** • Friday, November 23
- **Christmas Eve** • Monday, December 24
- **Christmas Day** • Tuesday, December 25
- **New Year's Day** • Tuesday, January 1

For a complete holiday schedule, visit SummitCU.org.

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

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.

OPERATING 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

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

IMPORTANT NUMBERS

Bank anywhere with Mobile App 24!

Download our app through your app store.

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 4.00% APR**

New & Used Auto

Fixed rates as low as **2.95% APR**

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

Boats, Campers, & RVs

Fixed rates as low as **3.95% 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 **3.95% 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**

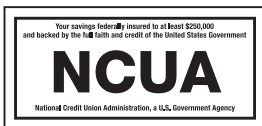
- *Christmas Club* funds available November 1 – December 31

Certificates & IRA Certificates

Terms	Minimum Deposit	Dividend/Interest Rate	APY
6-11 months	\$500	0.80%	0.80%
12-23 months	\$500	1.00%	1.00%
24-35 months	\$500	1.15%	1.15%
36 months	\$500	1.25%	1.25%
Specials			
15 months	\$500	1.25%	1.25%
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	0.90%	0.90%
12-23 months	\$10,000	1.10%	1.10%
24-35 months	\$10,000	1.25%	1.25%
36 months	\$10,000	1.49%	1.50%
Specials			
15 months	\$10,000	1.49%	1.50%
27 months	\$10,000	1.74%	1.75%
39 months	\$10,000	1.99%	2.00%



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. Please help us improve our service by rating our:

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