

# The SUMMIT



Fall 2016



## Signature Loan

Fall is a time of change – and not just for the leaves. Make a change for the better by applying for our **Signature Loan!** Qualifying members can enjoy a 2% discounted APR\*, with rates as low as 5.00% APR\*. Want to pay off high-interest bills? Need cash for the holidays or travel? Have home improvement plans before winter hits? Lock in this low rate now! Apply in person, online, or over the phone before Oct. 31, 2016. No matter why you need the money, make a change for the better with an SFCU Signature Loan.

\*Loan Payment Example: Signature Loan: \$5,000 for 60 months at 5.00% Annual Percentage Rate= \$94.55/month payment. 45 days until first payment due. All loans subject to normal credit approval terms and risk analysis. All rates subject to change without notice. Not available for refinancing of current SFCU loans. New SFCU loans only. Rates apply to new money only. Contact SFCU staff for more information about applicable fees and terms. Federally Insured by NCUA.



## Mobile Remote Deposit Is Here!

It was only a matter of time – your smartphone is now a “place” to make deposits! Now you can deposit your checks into your Summit FCU account on your mobile phone with our FREE Web-24 app. First, install the app, then call us to activate RDC (Remote Deposit Capture). Next, endorse the check properly, snap a picture of your check. That’s all there is to it! RDC is not just a time-saver, it’s also SAFE – the check never has to leave your home and risk being lost. If you have questions or concerns, stop in or give us a call. Some restrictions apply.



## Digging out coins from the sofa?

Bring them in! We will count up to 50 pounds of coin for FREE per month!

# Summit Federal Credit Union



## Social Media is the Place to Be in 2017!



Did you know that more than 75% of internet users use social media? For the first time, social media has surpassed television use for how 18-24 year-olds receive the majority of their news. Summit FCU is going with the flow! Be sure to follow our social media pages on Facebook, Twitter, and Instagram. Because 2017 will bring many social media EXCLUSIVE promotions, contests, and giveaways! If you're not comfortable with social media apps, no worries! Stop in, and we'll show you how easy - and convenient - these helpful and free communication tools are.

## Student Benefits Available Here

Check out the many youth benefits available at Summit FCU. Our FREE Youth Savings Accounts for students age 17 or younger teach good saving habits and earn dividends. Each student who opens an account or makes a deposit receives a FREE gift! Plus, their name is entered into our annual drawing each time they make a single deposit of \$25 or more: Prizes include a Toys-R-Us gift card for Summit Mountaineers (ages 0-11) and a Target gift card for Victory Climbers (ages 12-17)!

SFCU also offers annual \$1,000 Memorial Scholarships to students continuing their education, including students who are 18 or older.

For complete details on both Youth Savings Accounts or for a scholarship application, stop in, call us, or visit us at [www.summitfcu.com](http://www.summitfcu.com).



## Life Insurance

Are your loved ones financially protected should you pass away? It might seem a long way off, but the unexpected is exactly why you need to be prepared. Don't leave your grieving family burdened with worry about how to pay for future needs, let alone medical expenses and funeral costs. Our partner, LifeHelp, can help you shop for a life insurance policy designed to fit your needs and budget, ensuring your loved ones continue to live comfortably. To get started on your quote, visit them online at [www.gotolifehelp.com](http://www.gotolifehelp.com).



**Summit Federal  
Credit Union**

**Akron Branch**

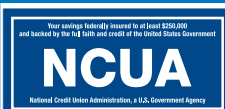
100 Wheeler Street  
P.O. Box 1460  
Akron, OH 44309-1460  
Phone: 330-376-3626  
Fax: 330-376-7196  
Call-24: 330-376-3626, ext. 7

**Salem Branch**

1446 Franklin Avenue  
P.O. Box 226  
Salem, OH 44460  
Phone: 330-332-8543  
Fax: 330-332-8545  
Call-24: 330-332-7010

E-mail: [postmaster@summitfcu.com](mailto:postmaster@summitfcu.com)

**[www.summitfcu.com](http://www.summitfcu.com)**



**Federally Insured  
by NCUA**



## Holiday Closings

*Columbus Day*

Monday, October 10, 2016

*Veterans Day*

Friday, November 11, 2016

*Thanksgiving Day*

Thursday, November 24, 2016

*Christmas Eve*

Saturday, December 24, 2016

*Christmas Day*

Monday, December 26, 2016

*New Year's Eve*

Saturday, December 31, 2016

*New Year's Day*

Monday, January 2, 2017

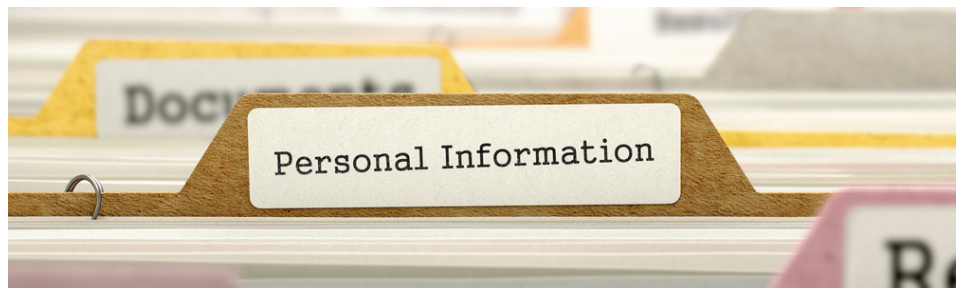


## Facebook Promo

Who doesn't love all the festive songs, scents, and sights of the holidays?! Now add social media fun! From Dec. 8-23, 2016, Summit FCU is holding a **"12 Days of Christmas"**

Facebook Promotion! Each day, we will ask members a question. Your reply on Facebook with the correct answer is an entry to win the prize for that particular day! Prizes will range from gift cards to hot toys to other goodies.

Simply follow us on Facebook and play along to win. You'll love it!



**Remember that we will never call, text, or email you to request personal information. We have all of your information on file - we don't need to ask you for it!**

## Secure-24 Checking Gives You Peace of Mind!



Secure-24 Checking gives you peace of mind. This convenient checking account includes the added benefit of credit monitoring. For a small monthly fee, our Secure-24 Checking account offers Credit File Monitoring, 3-1 Credit Reports, Credit Scores every 90 days, Fully-Managed Fraud Resolution, Identity Fraud Expense Reimbursement, and more, through IDProtect®. Sound like something you'd like? Open your account today, and rest assured that someone is looking out for you!

**[www.summitfcu.com](http://www.summitfcu.com)**



# Summit Federal Credit Union

## Ho-Ho-Holiday Helpers!

The holidays are coming, and that means **Holiday Helper Loans** are back! Consider these your personal “elves” ready to help you complete all your holiday tasks!

Holiday Helpers give you that extra hand to tackle the hectic holiday hustle and to finish everything on your list.



Holiday Helpers Include:

- **VISA® Card** – Make daily purchases easier with a Summit FCU Visa® Credit Card.
- **Christmas Club Account** – Open a Christmas Club Account today, and start saving for the 2017 holidays. Save as much as you want year-round, then you’ll get a big payout for the holidays next year!
- **Holiday Loan** – Our Holiday Helper Loan with its low, fixed rates and comfortable terms, can make your holidays even more merry and bright!
- **Debit Card** – Available free with our checking accounts. Shop safely and avoid carrying too much cash!

Call us, stop in, or visit our website to apply for these Summit FCU’s Holiday Helpers today!

**Remember to always keep us updated with your current address, phone numbers, and email address. Find the address change form on our website.**

## LOAN RATES

Type of Loan	APR* (as low as)	Term (in months)
Cars/Trucks	2.49%	24 to 66
Bill Consolidation	7.00%	Up to 60
Other Secured	6.50%	Varies
Home Improvement	5.99%	Up to 120
Home Equity Loan	3.75%	Up to 180***
Home Equity Line of Credit	3.25%**	Up to 300***
Home Purchase/Refinance	Call for current rates - Financing available.	
Stretch Pay Loans	26.00%	6 months
Lifestyle Loans (Unsecured)	7.00%	Up to 60
Signature (Unsecured)	7.00%	Up to 60
Savings Secured	3.55%	Up to 60
Platinum VISA® Credit Card	Call to learn more. No Annual Fee!	

\*Annual Percentage Rate. All rates are subject to change at any time.

\*\*Variable rate based on Wall Street Journal Prime Rate -.25% as quoted the last business day each month. Loan rates quoted above are as of 9/01/2016. Minimum 3% and maximum of 18%. Rates subject to change monthly. No application fee. No other closing costs. Minimum payment is \$50 per month. Cash advance minimum of \$300 with a 10 year draw. A balloon payment could result at the end of the term of this loan. \*\*\*Residence must be owner-occupied within Ohio. No pre-payment penalties. Property insurance required. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. All loans subject to normal credit approval terms and risk analysis. Rates apply to new money only. Contact SFCU staff for more information about applicable fees and terms.

Loan Payment Examples:

Signature Loan: \$5,000 for 36 months at 7.00% APR = \$154.84 per month.

Car/Truck Loan: \$20,000 for 60 months at 2.49% APR = \$355.23 per month.

Other Secured Loan: \$15,000 for 60 months at 6.50% APR = \$294.29 per month.

Home Equity Closed End Loan: \$20,000 for 120 months at 3.75% APR = \$200.44 per month.

Loan payments above do not include Credit Life & Disability Insurance, which is available at a minimal cost to members.

## SAVINGS RATES

Account	Dividend Rate	APY*	Minimum Balance
Share and Club	.05%	.05%	\$101
Silver Money Market	.10%	.10%	\$2,000
3-month Certificate	.10%	.10%	\$2,500
6-month Certificate	.15%	.15%	\$2,500
9-month Certificate	.15%	.15%	\$2,500
12-month Certificate	.20%	.20%	\$500
24-month Certificate	.40%	.40%	\$500
36-month Certificate	.60%	.60%	\$500
42-month Certificate	.80%	.80%	\$500
48-month Certificate	.99%	1.00%	\$500
54-month Certificate	1.09%	1.10%	\$500
60-month Certificate	1.24%	1.25%	\$500

\*Annual Percentage Yield. Rate may change after account is opened. Penalty will be imposed for early withdrawal. For time deposits with maturities of less than one year, the APY assumes that funds will remain on deposit for a full year. Fees or withdrawals could reduce earnings on accounts. APYs are accurate as of the last dividend declaration period 9/20/2016. Disclosures are available upon request. Contact SFCU staff for more information about applicable fees and terms. Federally insured by NCUA. All rates are subject to change at any time without notice.