

The SUMMIT



Summer 2016

New! Automotive Lending & Shopping Website - Check It Out for Your New Summer Wheels.

Summit FCU proudly announces our new Online Automotive Lending & Shopping Website! Visit our home page for the link, and follow these five steps for your new car:

1. Get Pre-Approved! It's easy to apply. You'll know instantly how much you can afford.
2. Search! Search millions of new and used vehicles, compare top picks side-by-side, and narrow down your selection.
3. Review! Receive a timely and affordable vehicle history report, manufacturer recall information, and government crash test ratings for the cars you're evaluating.
4. Find Your Trade-in Value! With this site, it's just a click away.
5. See the Dealer! Now you're armed and ready to make a smart purchase with financing already approved!



It's really that easy! Questions? Give us a call, and we'll be glad to help.



Loans for Your Summer Toys!

Summertime means being outdoors, and outdoors means outdoor vehicles. Summit FCU offers a great deal for summer "toys" such as boats, motorcycles, RVs, ATVs, campers, and more! If you're more of the "lounging around the pool"

type, we can even finance that pool, new patio furniture, or maybe just a tablet for a good "book" to read while lying on a hammock. Applying for a loan is easier than ever. Visit us at www.summitfcu.com and click the APPLY FOR A LOAN tab to get started. So, hit the road, cruise the lake, cast a line, or float around - just get outside and have some fun!



**Keep an eye
on our
Facebook page
for upcoming
contests!**



Summit Federal Credit Union



**Find Us,
Friend Us, &
Follow Us
ON SOCIAL MEDIA!
@SUMMIT_FCU**



Mortgages for First-Time Home Buyers, Refinancing, and Investments.

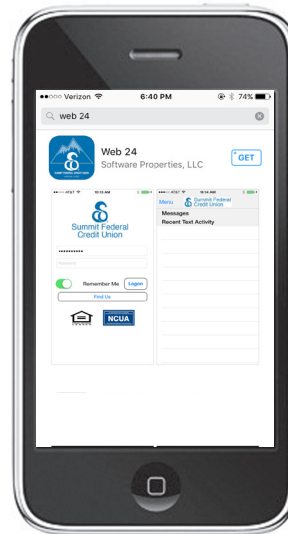
Summit FCU's partner, **CU Lending Partners**, offers mortgage solutions for first-time home buyers, homeowners who want to refinance, and for those purchasing investment properties. With as little as 3.5% down (0% for qualifying Veterans!), you can purchase a new home. CU Lending Partners will also work with you to either purchase or refinance investment properties. If you have a high loan-to-value issue, consider a refinance alternative. In many cases, CU Lending Partners can offer customized loan terms to help you pay off your mortgage on your timeline. Talk to one of their mortgage representatives at 216-468-0158, ext. 120 or e-mail info@culend.com. Whatever you need, CU Lending Partners can help you make it a reality!

Welcome to our newest employee group, Downtown Akron Doggies! We look forward to serving the employees of this group, and helping with all of their financial needs! Learn more about this pet daycare facility at: www.downtownakrondoggies.com



Mobile Remote Deposit is Here!

Okay, you have this great technology called a smartphone. We're about to make it work even smarter for you. Now, you can deposit your checks into your Summit FCU account without leaving the house! Install our Web-24 app, then call us to activate RDC (Remote Deposit Capture). To deposit your check, simply



snap a picture of it! That's a truly smart app, and a smart move by you! Save time with RDC, another convenient, free, SAFE service from Summit FCU. If you have questions or need help, stop in or give us a call. Some restrictions apply.

Look for us at the 2016 Business Expo in Lisbon on July 20th at the Columbiana County Career Tech Center!



**Summit Federal
Credit Union**

Akron Branch

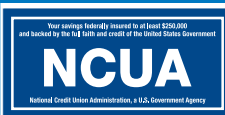
100 Wheeler Street
P.O. Box 1460
Akron, OH 44309-1460
Phone: 330-376-3626
Fax: 330-376-7196
Call-24: 330-376-3626, ext. 7

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

www.summitfcu.com



**Federally Insured
by NCUA**



**We Sell Discount
Amusement Park
Tickets!**



**Stop in before
you head out for
summer fun!**

**Cedar Point One-Day
Admission**

- Adult (Age 3-61, 48" & taller) \$50.00
- Child/Senior (Under 48" or 62 yrs or older) \$44.00
- Ride & Refresh* \$56.00
**Admission + all-you-care-to-drink wristband good for fountain Coca-Cola beverages*
- (Ages 2 & Under—FREE)

Wildwater Kingdom One-Day Admission

- Adult (Age 3-61, 48" & taller in bare feet) \$25.00
- Child/Senior (62 yrs or older, under 48" in bare feet) \$16.99
- (Ages 2 & Under—FREE)

**Holiday
Closings**

**Labor Day
Monday, September 5, 2016**

**Columbus Day
Monday, October 10, 2016**

**Veterans Day
Friday, November 11, 2016**



**NO SHIRT, NO SHOES,
NO PROBLEM!
BANK IN YOUR BOXERS
WITH WEB-24.**



Remember to always keep us updated on your personal contact information - address, cell phone, land line phone, and email address. If you move, change your name, or get a new cell phone number, please let us know as soon as possible! If we have to reach you quickly, it helps to have current, up-to-date contact information!

www.summitfcu.com



Summit Federal Credit Union



NEW! Text Banking. No Smartphone Required!

Even if you're not the world's greatest texter, we've got an exciting new service you're sure to like! Whether you have a smartphone, flip phone, or a texting app on a tablet, you can use Summit FCU's NEW Text Banking! Visit us online at www.summitfcu.com/text-banking.aspx to connect to your Summit FCU accounts from almost anywhere.

Follow these three easy steps to get started:

1. Enroll in WEB-24 (Internet Banking).
2. Turn on text alerts. Log in to WEB-24 and select the "My WEB-24" tab, or call a Summit FCU representative.
3. Text MENU to 330-538-8445 to receive a list of commands and directions on how to use the commands.

Text Banking – fast, secure, and FREE!

**WE OFFER
FREE
NOTARY SERVICE FOR MEMBERS!**

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
Stretch Pay Loans	26.00%	6 months
Lifestyle Loans (Unsecured)	7.00%	Up to 60
Signature	7.00%	Up to 60
Share Secured	3.55%	Up to 60
Platinum VISA® Credit Card	9.99%	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 6/01/2016. 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 6/11/2016. 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.