

# The SUMMIT



Summer 2015

## New Credit Union Website: Optimal viewing, Interactive and Adaptable for Smartphones and Tablets

After a decade of utilizing its old website layout, Summit Federal Credit Union recently unveiled a new responsive website with more user-friendly features! Now [www.summitfcu.com](http://www.summitfcu.com) features a Responsive Web Design (RWD). What does that mean? Not only does the site have a bright, clean, and modern look with a new menu, but RWD allows the user to easily read and navigate the site with a minimum of resizing, panning, and scrolling. When you log on, the screen automatically adjusts, no matter what device you're using - from large desktop computer monitors and laptops to smaller tablets and smartphones. The site is now entirely mobile friendly!



Content updates to the new website include visible links on every page at all times, such as Web-24 (our secure online banking), ATM locations, loan resources, and contact information. The homepage is now a central hub for the latest offers, special events, and information. We continue to ensure the safety and security of all sensitive information with both the new website design and our SFCU app.

Summit FCU is pleased to offer these modern technology enhancements to improve our members' satisfaction and to appeal to potential members. Please explore the new site and app and send us feedback - we'd love to hear from you!



## Loans for Your Summertime Toys

You know the saying: "Life's short. Play hard." In northeast Ohio, it's more like, "Summer's short. Play hard."

Summit FCU offers loans for all your summertime "toys" - motorcycles, RVs, ATVs, and boats. For days with those soft summer rains, we can even finance your new patio furniture (umbrella included) and computers!

Now, it's easier than ever to complete a loan application. Whether you're on the road or on the couch: Apply online at your convenience using a tablet, iPad, iPhone, or Smartphone at: <https://securecuonline.com/summitfcu/LoanApp.aspx>.

# Summit Federal Credit Union



## FREE!

### Accel Financial Planning Services

Providing our valued members with free access to money management and financial education is all part of our credit union mission. That's why we partner with Accel, a financial management resource available to all of our members. You can enjoy unlimited access to financial counselors for free! You'll receive personalized assistance with family budgets; proactive savings plans; understanding your personal credit report and how to improve your credit score; personal money management; debt repayment; and how to avoid bankruptcy, foreclosure, and repossession.

Accel counselors are available:  
Monday - Thursday 8 a.m. to 10 p.m. (EST)  
Friday 8 a.m. to 7 p.m.  
Saturday from 9 a.m. to 1 p.m.

**To use this FREE service,  
call 1-877-332-2235  
or visit them online at  
[www.accelservices.org](http://www.accelservices.org).  
Help is only a phone call away!**

## Home Improvement Loan

**Summer is the key time to take advantage!**

- Borrow up to \$7,500
- Fixed low rate of 4.99% APR\* for everyone
- Terms up to 120 months
- We require no equity
- No closing costs, appraisals, or title insurance
- Apply Now!

\*APR= Annual Percentage Rate. All loans subject to normal credit approval terms and risk analysis. All rates subject to change without notice. Rates apply to new money only. Contact an SFCU representative for more information. Federally Insured By NCUA. Example based on maximum allowable amount financed of \$7,500 for 120 months at 4.99% APR = \$79.68 monthly payment.

## Volunteer Needed for Associate Director Position

Summit FCU prides itself on focusing on member service, not profits. The key to member financial success starts with the dedication of our Board of Directors, composed of volunteers from our credit union membership. The key to the Board's success is our Associate Director (AD) program. The AD receives training for a potential Board seat so they can learn to perform successfully and contribute significantly. We currently have a vacancy for this position.



### To be eligible as an Associate Director, an individual must:

1. Be an SFCU member in good standing;
2. Display an interest in SFCU and a willingness to serve its members through board activities;
3. Be willing and able to devote the time and effort it takes to serve as an associate, on various committees (as appointed by the Chairman), and in various educational programs; and
4. Demonstrate that he/she is a team player who exercises sound judgment.

Be part of a forward-moving, growing, strong financial institution! If you are interested in being considered as an Associate Director, please call our Akron office at 330-376-3626 for further details.





**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



Additional coverage up to  
\$250,000 provided by  
Excess Share Insurance  
Corporation, a licensed  
insurance company.



**We're Out and About!**  
Stop in and say hello - we'll be  
at the following events:

**Tuesday, July 28**

•Columbiana County Business Expo

**Friday, September 11**

•Barberton High School Varsity Football  
Game at 7 pm

**Saturday, September 12**

•University of Akron vs. PITT Football Game  
at Infocision Stadium at 6pm

**Wednesday, September 16**

•University of Akron vs. Ohio State Soccer  
Game at 7pm

**Friday, September 25**

•Cuyahoga Falls High School Varsity Football  
Game at 7pm

**Saturday, October 3**

•University of Akron vs. Ohio University  
Homecoming Football Game at 2pm

**Friday & Saturday, October 9, 10**

•October Quakerfest in Downtown Salem

# Credit Cards



What are you looking for in a credit card, aside from a low interest rate? A longer intro rate? A points or rewards program? Ability to build up your credit? We offer a variety of Visa® and American Express® credit card options for both personal and business use. Visit our website from any device and click the "Spend" subpage heading to review our credit card info, <http://www.summitfcu.com/sfcu-credit-cards.aspx>. Learn how our Visa® Platinum Credit Card has our best introductory offer that allows you to save on interest and pay down other credit card balances faster. Or, read about the two Visa® Signature cards and two American Express® cards rewards programs. Finally, choose between the College Rewards Visa® or Secured Visa® cards to help build your credit. Or, simply stop in and talk to us today about what may be best for you.

## 2015 DISCOUNT AMUSEMENT TICKET PRICES



### CEDAR POINT

1 DAY ADULTS:	\$48.00	(Age 3 - 61, 48" & taller)	Reg. \$62.00
1 DAY CHILD/SENIOR:	\$39.99	(Under 48" or 62 yrs or older)	Reg. \$39.99
1 DAY RIDE & REFRESH*:	\$50.99	(Not sold at gate)	
*Admission + all-you-care-to-drink wristband good for fountain Coca-Cola beverages. (Age 2 & under - FREE)			

### WILDWATER KINGDOM

1 DAY ADULTS:	\$25.00	Reg. \$32.99 (plus tax)	(Age 3 - 61, 48" & taller in bare feet)
1 DAY CHILD/SENIOR:	\$15.99	Reg. \$15.99 (plus tax)	(62 yrs or older or under 48" in bare feet)
(Ages 2 & Under - FREE)			

## HOLIDAY CLOSINGS

**Independence Day** - Saturday, July 4th  
**Labor Day** - Monday, September 7th  
**Columbus Day** - Monday, October 12th



**www.summitfcu.com**



# Summit Federal Credit Union

## Smart Option Student Loan

Whether you're starting college or need money to continue paying for classes, maybe it's time for you and your family to look into Student Loan options. Summit FCU offers the Smart Option Student Loan by Sallie Mae. You can find information online at: <http://www.summitfcu.com/sfcu-additional-loans.aspx>. Features and benefits of this loan include:



- **Competitive Interest Rates**
- **Borrow up to 100% of school certified education costs (minimum \$1,000)**
- **Multiple in-school repayment options available**
- **Borrower benefits available, like rewards and interest rate reductions**
- **Rates that reward creditworthy borrowers**
- **24/7 online account management**
- **No prepayment penalty**

If you are applying with a credit-worthy cosigner, you may qualify for a lower rate. The online application process is quick and easy, taking about 20 minutes. Stop in our office to apply. Avoid the high-cost student debt crippling so many college graduates today. Look into smarter student loan options with Summit FCU!



**LIKE us on Facebook**  
**Facebook.com/SummitFCU**  
 and you'll get information about  
 current events, loan specials,  
 rate specials, and more!

## LOAN RATES

Type of Loan	(as low as) APR*	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	3.00%**	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 6/01/2015. 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 6/09/2015. 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.