

The SUMMIT



Have all of your "tools" ready for the holiday season:

- A Summit FCU debit card for:
 - online shopping
 - in-store shopping
 - contactless shopping through your mobile wallet
 - cash withdrawals via an ATM
- A Christmas Club account:
 - can be started anytime
 - funds are available whenever you need them

Happy holidays

SFCU Holiday Loan promotion will be starting in November. Watch for more details

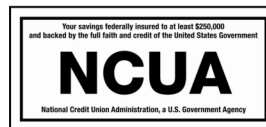


Volunteers Needed

Summit Federal Credit Union is currently accepting applications to be an Associate Director to our Board of Directors. This voluntary position includes attending a monthly meeting and gives you the opportunity to be more involved in YOUR credit union. Are you interested? Visit our website for the application and full details.

Upcoming Events/Closures

- 10/10 Columbus Day (closed)
- 10/20 International Credit Union Day
- 10/31 Trick or Treat for all ages
- 11/11 Veterans Day (closed)
- 11/24 Thanksgiving Day (closed)
- Nov-Dec Holiday toy drive (TBD)
- 12/5 12 Days of Christmas Facebook contest begins
- 12/10 Visit with Santa (Akron office)
- 12/26 Christmas Day observed (closed)
- 1/2 New Year's Day observed (closed)
- 1/16 Martin Luther King Jr. Day (closed)
- 2/20 Presidents Day (closed)



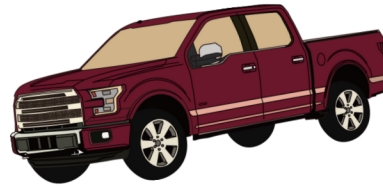
Federally Insured by NCUA

Life Insurance Through LifeHelp

Are your loved ones financially protected should you pass away? It might seem like a long way off, but the unexpected is precisely why you need to be prepared. Don't leave your grieving family burdened with worry about how they will pay for future needs, let alone medical costs and funeral expenses.

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 if and when you are gone. To get started on a quote, visit them online at:

www.gotolifehelp.com



Summit FCU auto and truck rates are still low. Whether you are buying a "new-to-you" vehicle, a brand new vehicle, refinancing a current vehicle loan or going into a lease buyout, we can help. Contact the loan department to see how much we can save you.

WE COUNT COIN!
Free up to 50 lbs. per month!



Know all of your options for student loans.

Visit

www.salliemae.com/smartoption/summitfcu to get more details.

Find us, friend us, and follow us on Facebook and Instagram!



Mortgages for First-Time Home Buyers, Purchases, Refinances, and Investments.

SummitFCU's partner, Woodside Mortgage, offers mortgage solutions for first-time home buyers, homeowners who want to purchase or refinance, and for those purchasing investment properties. With as little as 3.5% down (0% for qualifying veterans!), you can purchase a new home.

Woodside Mortgage representatives 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, Woodside Mortgage can offer customized loan terms to help you pay off your mortgage according to your own timeline.

If you are interested in speaking with one of their mortgage representatives, you can reach one at 216-591-2202, ext. 120 or email rfludine@culend.com. Whatever you need, Woodside Mortgage can help you make it a reality.

Robert Alan Fludine: LO.002759.000
NMLS Number: 151113

Remember to always keep us updated with your current address, phone numbers and email address! You can find the address change form on our website: www.summitfcu.com Thank you!