

# The SUMMIT



## NO Auto Payment until after Christmas??

Apply and finance an auto or truck with Summit FCU in October, and your first payment is not due for 90 days.\* Focus on the holidays and make them merrier without worrying about a car payment! This applies to new and used autos or refinancing a current auto loan from another lender. Visit our website or call for more details.

Happy holidays

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

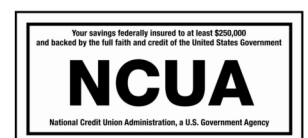
### Upcoming Events/Closures

- 10/9 Columbus Day (closed)
- 10/13 Breast Cancer Bake Sale - Akron
- 10/19 International Credit Union Day
- 10/31 "Transaction & Treat" - both branches
- Nov- Dec - Holiday Toy Drive (TBD)
- 11/11 - Veteran's Day (closed)
- 11/23 - Thanksgiving Day (closed)
- 12/5 12 Days of Christmas Facebook contest begins
- 12/9 - Visit w/ Santa & Mrs. Claus (Akron only)
- 12/25 - Christmas Day - (closed)
- 1/1/24 - New Year's Day (closed)
- 1/15 - Martin Luther King Jr. Day (closed)
- 2/19 - President's Day (closed)

\*Loan Payment Example: \$10,000 for 48 months at 5.49% APR (Annual Percentage Rate) = \$234.65/month payment with finance charges totaling \$1263.20. First payment beginning 90 days from initiation date of loan. All loans are subject to normal credit approval terms and risk analysis. Rates and terms subject to change without notice. New money only. Not available for refinancing of current SFCU loans. Some exclusions may apply. Loan payment delayed for 90 days only applies to auto loans received and disbursed October 1, 2023 through October 31, 2023. Loan interest will be calculated from the date of loan origination. Contact SFCU staff for more information about applicable fees and terms.



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](http://www.gotolifehelp.com)



## Round Up to Save

**If you have a Summit FCU Debit Card, you can opt in to “round up” your purchases to the nearest dollar and grow your Savings account or save on interest by paying your loan off quicker. The choice is yours. Call in for more details.**

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



Know all of your options for student loans.

Visit

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

**Thank you!**