

February 2012

Spotlight

Buy a Car from Enterprise Car Sales & Get \$300 Deposited in Your Account!



When you finance an Enterprise Car Sales vehicle with us before the end of February², you'll receive a deposit of \$300 in your Credit Union account on top of the 0.25% reduction in your loan rate!

1 Special offer and discounted interest rate not available with Credit Builder auto loans. 2 Loan must close by end of day on Feb. 29, 2012.

They Say FEE . . . We Say FREE!

Checking accounts are still FREE at your Credit Union

- No Monthly Fee
- No Per-Check Fee
- No Minimum Balance
- Free Visa Debit Card
- Free Home Banking 24
- Free Overdraft Protection
- First 50 Checks Free

Stop paying checking fees and open a FREE Checking account today!

To begin your application, visit www.summitcu.org, call Member Services at 336-662-6200 or 800-632-0210, or stop by your local branch.

We'll Be Closed

All of our offices will be closed in observance of

Presidents Day

Monday, Feb. 20

TurboTax



Choose Easy.

Receive a 10% discount on Turbo Tax Deluxe when logging in from www.summitcu.org. Look for the login on the right side of our home page.



Like Us on Facebook
www.facebook.com/ncsummitcu



Follow Us on Twitter
[@summitcu_nc](https://twitter.com/summitcu_nc)

BRANCH LOCATIONS

Greensboro Branches

• 8210 W. Market St. (27409) – ATM
(336) 662-6200

Lobby Hours:

M-Th: 8:30 AM – 5:00 PM

F: 8:30 AM – 6:00 PM

Drive-Up Hours: M-Th: 7:30 AM – 5:00 PM

F: 7:30 AM – 6:00 PM

• 800 Summit Ave. (27405)

(336) 662-6200

Lobby Hours: M-Th: 8:30 AM – 5:00 PM

F: 8:30 AM – 6:00 PM

Drive-Up Hours: M-F: 7:30 AM – 6:00 PM

Hickory Branch

• 10 3rd Ave. N.E. (28601)

(828) 267-5768

Lobby Hours: M-F: 8:30 AM – 1:30 PM &

2:30 PM – 5:00 PM

(closed daily from 1:30 PM – 2:30 PM)

Raleigh Branch

• 3840 Ed Dr., Ste. 100 (27612)

(919) 571-0767

Lobby Hours: M-F: 8:30 AM – 5:00 PM

Winston-Salem Branches

• 2283 Cloverdale Ave. (27103) – ATM

(336) 722-3065

Lobby Hours: M-Th: 8:30 AM – 5:00 PM

F: 8:30 AM – 6:00 PM

Drive-Up Hours: M-Th: 7:30 AM – 5:00 PM

F: 7:30 AM – 6:00 PM

• 8 W. 3rd St. (27101) – ATM

(336) 727-2968

Lobby Hours: M-F: 8:30 AM – 5:00 PM

CU Service Centers

There are 50 Credit Union Service Centers in NC and 4,400+ across the US. To find the one nearest you, visit creditunion.net or call 800-919-2872.

Member Service Call Center

(336) 662-6200 or (800) 632-0210

Call 24 Telephone Banking

(336) 662-6201 or (800) 522-4212

24-Hour Loan Call Center

(336) 662-6202 or (800) 288-5252

Mortgage Call Center

(336) 662-6206 or (877) 223-9563

Investments & Retirement Planning

(336) 662-6262 – Triad & Hickory

(919) 247-0969 – Triangle

Auto & Homeowners Insurance

(866) 334-1491 – Toll Free

Lost / Stolen Visa

(800) 991-4964 – Credit Card

(800) 528-2273 – Debit Card

BALANCE Credit Counseling

(888) 456-2227 – Toll Free

IMPORTANT NUMBERS

Tired of Higher Rates, Higher Fees, and Lowered Credit Limits? Transfer Your Credit Card Balances to a Credit Union Visa Card!

LOAN RATES

Home Equity Line of Credit

Variable rates as low as **5.00% APR**

- Interest possibly tax deductible
- Borrow up to 100% of your equity
- No closing costs
- **Fixed rate as low as 4.25% APR**

New & Used Auto

Fixed rates as low as **3.75% APR**

- Up to 100% financing
- Extended terms for lower payments

Boats, Campers, & RVs

Fixed rates as low as **3.75% APR**

- Up to 100% financing
- Extended terms for lower payments

Motorcycles

Fixed rates as low as **3.75% APR**

- Up to 100% financing
- Extended terms for lower payments

Visa Platinum Credit Card

Non-Variable rates as low as **8.95% APR**

- Platinum REWARD\$ card available with rates as low as 9.95% APR
- 25-day grace period
- No annual fee

Signature / Line of Credit

Fixed rates as low as **9.95% APR**

Emergency Loans Available

- \$400 limit, 90-day repayment term

LOAN RATES: APR = Annual Percentage Rate. Subject to change. Annual Percentage Rate varies depending on loan term, loan amount, and individual credit history.

FIRST MORTGAGE RATES

	Rate*	APR*
15-Year Fixed	3.000%	3.342%
30-Year Fixed	3.875%	4.077%

A variety of other mortgage products are available. Contact our Mortgage Center at 877-223-9563 to discuss your needs with one of our Mortgage Specialists.

*Notice: The above First Mortgage rates are quoted with a 1% origination fee, no discount points, and assumes an 80% loan-to-value. Mortgage loans are available up to 95% for qualified borrowers. Rates are subject to change daily and are deemed reliable, but not guaranteed.

FREE CHECKING

- FREE Debit Card Transactions
- No Minimum Balance
- No Strings Attached

SAVINGS

Money Market Investor

Rate is **0.40% APY**

- \$25,000 minimum balance required to earn dividends

Money Market

Rate is **0.30% APY**

- \$1,000 minimum balance required to earn dividends

IRA Accumulator

Rate is **0.40% APY**

- No maintenance fees with a \$500 minimum balance

Christmas Club

Rate is **0.50% APY**

- Christmas Club funds available November 1 - December 31

CERTIFICATES

Certificate & IRA Certificates

Terms	Minimum Deposit	Dividend/Interest Rate	APY
6-11 months	\$500	0.40%	0.40%
12-23 months	\$500	0.40%	0.40%
24-35 months	\$500	0.65%	0.65%
36 months	\$500	0.85%	0.85%

Certificate Specials

9 months	\$500	0.60%	0.60%
27 months	\$500	0.80%	0.80%
39 months	\$500	1.24%	1.25%

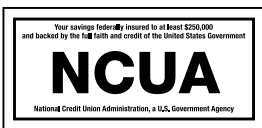
Jumbo Certificate & Jumbo IRA Certificates

Terms	Minimum Deposit	Dividend/Interest Rate	APY
6-11 months	\$25,000	0.50%	0.50%
12-23 months	\$25,000	0.50%	0.50%
24-35 months	\$25,000	0.75%	0.75%
36 months	\$25,000	1.00%	1.00%

Certificate Specials

9 months	\$25,000	0.75%	0.75%
27 months	\$25,000	1.00%	1.00%
39 months	\$25,000	1.49%	1.50%

DIVIDENDS: APY = Annual Percentage Yield. Subject to change without notice. Penalties may be imposed for early withdrawal. Fees and other conditions could reduce earnings. Please refer to your *Summit Credit Union Truth-in-Savings Disclosure* for more information regarding compounding and crediting of dividends.



Because We Care

Dear Member:

We realize there are ways we can improve our service. We welcome your suggestions so we can help you enjoy your credit union membership even more. Your comments will help us to do a better job. Please take a few moments to let us know how we may serve you better. Please help us improve our service by rating our:

- | | | | | |
|---------------------|------------------------------------|-------------------------------|---------------------------------------|---|
| ✓ Promptness | <input type="checkbox"/> Excellent | <input type="checkbox"/> Good | <input type="checkbox"/> Satisfactory | <input type="checkbox"/> Unsatisfactory |
| ✓ Courtesy | <input type="checkbox"/> Excellent | <input type="checkbox"/> Good | <input type="checkbox"/> Satisfactory | <input type="checkbox"/> Unsatisfactory |
| ✓ Knowledge | <input type="checkbox"/> Excellent | <input type="checkbox"/> Good | <input type="checkbox"/> Satisfactory | <input type="checkbox"/> Unsatisfactory |

How may we improve our services? _____

If you would like a reply, please complete the following:

Name _____ Email _____
Address _____ Phone _____

Please mail or deliver to:
Summit Credit Union, Attn. President/CEO
8210 W. Market St. Greensboro, NC 27409

Send information on the following services:

- New and Used Vehicle Loans
- Home Equity Loans
- First Mortgage Loans
- Visa Platinum & Platinum Rewards Credit Cards
- Other Loan Services
- FREE Checking Services
- Overdraft Protection/Overdraft Privilege
- Deposit Account Services
- Traditional and Roth IRAs
- Visa Debit Cards
- Direct Deposit / Payroll Deduction
- Home Banking 24 / Home Bill Pay / e-Statements
- Call 24 Telephone Banking
- CU Succeed Youth Club
- Kirby Kangaroo Club
- Senior Club
- Retirement, Investment, & Insurance Services
- BALANCE Credit Counseling
- Safe Deposit Boxes
- Locations / Credit Union Service Centers
- Family Membership
- NCUA Federal Deposit Insurance