



Summit Credit Union
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The Summit Credit Union Difference: More Than You Think!

Our Corporate Structure Makes the Difference

Credit unions are not-for-profit financial cooperatives, owned by the people who save and borrow there. Unlike most other financial institutions, credit unions do not issue stock or pay dividends to outside stockholders. Instead, earnings are returned to our members in the form of lower loan rates, higher interest on deposits, and lower fees.

By current federal statute, credit unions cannot serve the general public. People qualify for a credit union membership through their employer, organizational affiliations like churches or social groups, or a community-chartered credit union.

Our critics often claim that credit unions “don’t pay taxes.” Credit unions do pay taxes – payroll taxes, sales taxes, and property taxes. Congress exempts credit unions from federal income taxes. The exemption was established in 1937, affirmed by statute in 1951, and re-affirmed in 1998 in H.R. 1151, the Credit Union Membership Access Act, which states:

Credit unions, unlike many other participants in the financial services market, are exempt from Federal and most State taxes because credit unions are member-owned, democratically operated, not-for-profit organizations generally managed by volunteer boards of directors and because they have the specified mission of meeting the credit and savings needs of consumers, especially persons of modest means.

Our Guiding Principles Makes the Difference

Members of Summit Credit Union are not just customers, they are shareholders. As owners, members benefit directly as they see returns on their investments in the form of dividends or increased services. Members are on a first-name basis with the credit union staff and enjoy personal service.

People have chosen Summit Credit Union to handle their financial matters since 1935.

At Summit Credit Union, our friendly service is teamed with sound financial sense and a sincere desire to always offer "just a little more." The purpose of the credit union has always been to promote thrift among its members and to provide an affordable source of credit. Today, Summit Credit Union offers full services, including checking and savings accounts, home banking and bill paying services, VISA debit cards, credit cards, home loans, vehicle loans, and money management. Members are conveniently served through

our offices in Greensboro, Raleigh, and Winston-Salem, as well as a network of Credit Union Service Centers nationwide.

One thing that sets Summit Credit Union apart is our committed and experienced management. Summit Credit Union is governed by a "volunteer" board of directors elected by the members. Together with a dedicated staff, the board has guided Summit Credit Union through challenging times.

In addition to meeting operational and financial goals, Summit Credit Union is committed to a "people helping people" philosophy. The membership remains a caring group, raising funds for the Carolinas Credit Union Foundation, The Elizabeth "Sis" Hamilton Scholarship Fund and many other worthy causes.

Summit Credit Union was founded with a cooperative spirit and it is that same attitude, toward business and community, that makes Summit one of the most vital and successful credit unions in the State.

Our Commitment to Serving Our Members Make the Difference

Credit unions exist to help people, not make a profit. Our goal is to serve all of our members well as evidenced by these powerful member testimonials:

“When she said I was approved, all I could do was cry.”

Carolyn Lindsay works in medical records at Silas Creek Manor in Winston-Salem, but she became a Summit member a year ago while working at Winston-Salem Rehab and Healthcare.

“Unfortunately, I was out of work for over two months due to an illness. During that time my bills piled up and I got behind. I just didn’t know what I was going to do. “One of my coworkers said I should call Summit Credit Union about an emergency loan, but I was so afraid that my credit had been ruined that I just couldn’t get up the courage to call.

“It took over a week for me to get up the nerve, but one day while I was in the Winston-Salem branch to make a deposit, I asked to speak with a loan officer. I told her about being out of work and being behind in my bills. “She only took a minute to look at my account and when she came back and told me that I was approved, I was so happy that all I could do was cry!

“That \$400 loan really lifted my spirits, but more importantly, it helped me get back on my feet and get my bills caught up. “I got the loan paid off quickly, but then school started this fall, and I needed money for supplies and clothing for my children. So I called Summit again to see if I could get another loan.

“The lady in the Loan Call Center said that the money was available whenever I needed it, and she asked if I wanted the money placed into my checking account. “She made the deposit while I was on the telephone. It was so easy. Before Summit, I was just not accustomed to ‘banking’ being so easy.”

“When I needed help, Summit helped!”

Mike Dinkins is the Transportation Manager for a Triad-area food service distributor and has been a Summit CU member for roughly seven years. He joined as a family member; his father is a long-term member through Southern Bell.

“After going through a divorce I was looking to establish a lasting relationship with a financial institution. My father told me about Summit Credit Union and how pleased he had been for such a long time.

“I needed a little money for improvements to my family home place in Yadkin County and Summit helped me. Later I came back for a truck loan and Summit helped again. Summit does what is right for ME!

“Recently, I wanted to buy an older Harley-Davidson, but no lender even wanted to even talk about it . . . except Summit, which made several suggestions about what would be best for me. “I ended up putting the Harley on a VISA Gold Card. The rate was lower than I expected, and I saved even more money because I had the title, which meant that I didn’t have to pay for insurance during the winter months when I wouldn’t be riding. I’ve talked my coworkers into joining!

“My coworkers often hear me raving about the service I receive at Summit Credit Union and, consequently, I have convinced four of them to join, even though we have another credit union here at work. I also talked my mother and step-father into joining.

“Summit has been fantastic to work with and has helped me establish a long-term relationship and financial stability when other financial institutions acted as if they didn’t want my business. Summit is exactly what I was looking for.”

“It’s All About Service!”

Daryl Hamilton is a Technician at Procter & Gamble in Greensboro and is one of only a handful of employees who have worked there since the Browns Summit plant opened in 1981. Daryl has been a Summit Credit Union member since the credit union first was offered there in the mid-1980s.

“I find that the rates are usually better at Summit. They’re always competitive, both on savings and loans. But the real reason I prefer Summit is that I’m old-fashioned and like the face-to-face customer service I get at Summit.

“I have my checking account and savings at Summit. And I can’t tell you how many loans I have had at Summit. I have financed all my cars there, and am now considering a construction / mortgage loan.

“Loan repayment is so simple because of payroll deduction; it’s almost like not having a payment at all. And I especially like the loan call center where you can apply for a loan 24 hours a day, and talk to a human being, not some computer system. “At Summit, it’s all about the service. They really do a good job!”

Our Products and Services Makes the Difference

Fairness, compassion, and convenience have played integral roles in the development of all Summit Credit Union financial solutions. Members enjoy affordable financial products and services that address day-to-day saving and borrowing needs, as well as future-focused, goal-oriented savings accounts. Successful member service means helping members reach their immediate, short-term, and long term financial needs.

The following products and services help Summit Credit Union meet our lofty member service objectives:

- Free ID Theft Recovery Service
- Free Credit, Credit Score, Budgeting and Money Management counseling through our BALANCE Service.
- Free Checking with free Overdraft Protection transfers and the safety net of Overdraft Privilege
- Fee Free Debit & ATM Card Services
- Credit Builder Loan and Saving Program
- Emergency Loan Program
- Kirby Kangaroo Kids Club
- CU Succeed Youth Financial Education Club
- Senior Club Discounts
- Discount Ticket Services
- Free Notary and Medallion Stamp Services
- Basic Saving Accounts
- Christmas Club Savings Program
- Affordable High Yielding Certificate, Money Market and IRA Accounts
- Free Auto Buying Services
- 24 hour a day / 7 day a week Loan Call Center Access
- Affordable Term Vehicle, Motorcycle, Boat, Camper and RV Loans
- Fee Free Secured Credit Card Program
- Low Cost / No Fee Home Equity Line-of-Credit Program
- Accessible Mortgage Loans
- Low Balance Unsecured Loans
- Free Home Banking Services
- Discounted Insurance Services
- Trusted Investment Services and Free Financial Counseling

Free ID Theft Recovery Service

Summit Credit Union provides this important service for members of our My CU Club. An overwhelming majority of our members (those with \$500 or more in deposits and/or loans) qualify for the My CU Club and therefore qualify for this free service! Members from birth to age 22 and members age 55 and above automatically qualify for the Free ID Theft Recovery service!

Why has Summit CU partnered with National ID Recovery to provide members with this important ID Theft Recovery Service? National ID Recovery (NIDR) has developed a

solution that really benefits our members. During the recovery process, NIDR doesn't just tell you to go to the FTC website and get the ID Theft Affidavit as many of the other companies would do. They provide a personalized ID Recovery Kit completely filled out and waiting for a notarized signature. And that's not all, NIDR provides every form needed to clear our members name of all fraud and they all arrive together, organized with complete instructions and "yes" completely filled out.

Our members will find that during this most difficult time of finding out they have been victimized by Identity Theft, that they can rely on National ID Recovery to help you in every way possible. These are just a few of the things our members receive from this valuable service:

- NIDR provides one Recovery Specialist who manages your case from beginning to end.
- NIDR provides an ID Recovery Kit, which contains all the paperwork needed to clear their name of all fraud. The papers come organized with complete instructions and completely filled out.
- NIDR utilizes a special limited power of attorney so they can act quickly on the members' behalf. This allows them to do a complete managed recovery. Without it, the recovery process would fall in the lap of our member.
- NIDR will document the entire recovery process in an easy to follow time stamped journal format.
- NIDR will stay engaged until our member has received all the proper clearing documents and their good name is cleared of all fraud.
- National ID Recovery's ID Recovery plan covers My CU Club members and their immediate family members, all at no cost. A \$99 per year value!

BALANCE Credit Counseling Service

Today, with more financial obligations and many financial options, money management may seem difficult and confusing at times to our members. That is why Summit Credit Union, through a partnership with BALANCE, provides our members with a benefit of membership that will help them balance life's financial demands. Summit Credit Union members are able to obtain information and advice on credit counseling, credit scores, budgeting, and debt management services.

BALANCE provides financial counseling and employee assistance programs (EAP) to numerous credit unions and companies nationwide. Everyone has money issues and the BALANCE financial fitness programs are designed to give our members access to the fairest financial advice available: financial choices that serve our members best interests. And, this credit counseling service is available to our members at NO CHARGE.

Counseling. Members can schedule an appointment to talk with a counselor over the phone. Counselors are qualified to discuss general money management and credit topics including goal setting, spending and savings plans, credit and credit reports, and housing issues.

Debt Management. If a member is having trouble making ends meet or receiving collection calls or letters, BALANCE can help them consolidate bill payments and negotiate with creditors to lower payments, and in some cases, reduce or eliminate interest and fees.

Credit Report Review. The BALANCE service provides our members access to their credit report and a confidential conference with a certified credit report specialist, all for a small nominal fee!

Free Checking Program

When Summit Credit Union uses the word “free” to promote our checking account, we mean free. That means no per check fee, no transaction fee, no monthly maintenance fee, unlimited check writing, free debit (ATM) card, free electronic banking, and free telephone banking. Members also earn monthly dividends based on the average daily balance in the account. And, Summit Credit Union requires no minimum balance to make this account available to all members, regardless of financial standing!

Credit Builder Loan and Saving Program

Whether our members are just starting out or starting over, a Credit Builder loan is a great way for them to build their credit history. If a member’s credit history is not where they want it to be, or if they need to save money for a down payment on a house or car or for a much needed vacation, our new Credit Builder Loan is designed to help.

Loan Proceeds Placed in a Savings Account. When the member is granted a Credit Builder Loan, the proceeds of the loan are placed into a Special Savings account as collateral to secure the loan. They then make payments to the loan, just as they would with any loan.

Withdrawals available at payoff. The member may not make withdrawals from the Special Savings account until the Credit Builder Loan is fully paid off, but when it is, they have the full amount in the Special Savings account to do with as they please - down payment, education, home improvements - anything you desire.

Benefits of a Credit Builder Loan:

- Interest rate is a low 9.5%
- Loans from \$1,000 to \$5,000
- Improve your credit score by keeping your payments current and paying off the loan as scheduled.

Emergency Loan Program

Summit Credit Union has long offered a Payday Loan alternative, Emergency Loan program, designed with our members in mind. The program includes an inexpensive, convenient loan with a special savings account tied to it to assist our members in saving for the future and breaking the chain of Emergency Loan borrowing.

Savings Deposit with Each Loan Advance. Each time a member advances on our Emergency Loan Line-of-Credit, \$40 of the requested advance is deposited into a special savings account. The \$40 deposit requirement, which is 10% of the Emergency Loan line-of-credit limit, applies to every Emergency Loan advance, even if it is a partial advance. For example, our Emergency Loan maximum is \$400. If the member advances \$400, they will receive \$360 and \$40 will be deposited into their savings account. If the member currently has an Emergency Loan balance of \$300, and advance the remaining \$100, we will put \$40 into the savings account, making \$60 available to the member.

Savings Account Withdrawals. The savings account is intended to help our members begin to save and plan for emergencies. Deposited funds are pledged as collateral on the Emergency Loan; funds may not be withdrawn until the Emergency Loan balance is paid in full. When the member makes a savings withdrawal, they are not granted another Emergency Loan advance for a period of 90 days. However, there is no requirement that the member withdraw the special savings. They may leave it on deposit to grow and eventually replace the need for Emergency Loans. In addition to the special savings account, information and advice on topics such as money management and credit are available through our partnership with BALANCE. This financial counseling service is available to members at no cost.

Emergency Loan Requirements. Generally all members are automatically approved for an Emergency Loan Line-of-Credit of \$400. The loan is set to payback within 90 days. There are no fees associated with our Emergency Loan program.

CU Succeed Youth Financial Education Club

Throughout the year we offer CU Succeed seminars designed to make our younger members better money managers. These FREE seminars can make a big difference in the way our younger members live the next 30 years of their life! When a teen or young adult joins Summit Credit Union as a CU Succeed member they will receive a personal invitation to the following CU Succeed seminars:

- About Checking Seminar
- About Borrowing Seminar
- About Saving Seminar

As a CU Succeed member they receive a FREE copy of our Guide To Money, Getting A Good Start publication. This publication discusses the financial issues that are important to our younger members as they start to build a solid foundation upon which they build a successful future. They learn about saving and spending, dollarwise checking, smart borrowing, insurance basics and investing for the future.

Our CU Succeed Youth Club Offers Members Age 13 to 22 Some Of Our Most Valuable Services.

- Access to our CU Succeed Financial Education Website

- A FREE Checking Account: With no minimum balance requirement, no per check charge and no monthly fee. Our FREE Checking account was designed with our younger members in mind.
- A FREE Debit (ATM) Card: Our younger members need cash quick and enjoy the convenience of being able to access their checking account anywhere the VISA logo is displayed. With no issue fee and no monthly fee our Debit (ATM) Card is just what our younger members expect (and need) from their Credit Union.
- FREE Phone Audio Response and Internet Access: Our younger members are generally high tech and enjoy the convenience offered by our CALL 24 Audio Response Service and Home Banking 24. Account information is available 7 days a week, 24 hours a day, at NO CHARGE!
- A CU Succeed VISA: No annual fee, 25 day grace period, and a low interest rate make this the credit card of choice for our CU Succeed members. A CU Succeed Visa credit card may need to be co-signed by a parent or legal guardian. The initial credit line is \$1,000.
- Our ID Theft Recovery service (a \$99 per year value) free of charge!

Senior Club Discounts

We make turning age 55 a rewarding experience! Members age 55 or older qualify for an exclusive lifetime membership in our Senior Club. The Senior Club is dedicated to helping members who may now be living on a fixed income.

Here's what our Senior Club Members receive:

- Our ID Theft Recovery service (a \$99 per year value) free of charge!
- Free, unlimited supply of Senior Club printed checks in the standard design or \$7 off the design of their choice.
- Direct Deposit – Our Senior members can relax with the convenience of having their Social Security or any other recurring government check safely deposited automatically into the Summit Credit Union account of their choice.
- Free Inquiries and Transfers through our Member Service Call Center
- Travelers Cheques - As a Senior Club member, they receive American Express Travelers Cheques free of charge.
- One free teller or certified check per day.
- Notary Service - Senior Club members may use free notary services for such purposes as transferring property titles, wills, settling estates or preparing affidavits.
- Free Account Printouts
- Free Statement and Check Copies (limit of 10 free statement copies and 10 free check copies per year).
- Educational Services - As a Senior Club member, they receive personal, up to date information on financial matters that concern them the most. We help our Senior Club members make the most of their retirement years by providing tips on consumer issues, social security, investment alternatives and money management.

Discount Tickets

One of the many cost saving perks offered by Summit Credit Union is discount pricing when becoming a member of AAA. Also, members get tickets at discounted rates. We have discounted tickets to Carowinds, Emerald Pointe, Biltmore Estate, and theatre chains.

Savings Programs

Summit Credit Union offers a variety of savings accounts to meet members' ever-changing needs, each with Annual Percentage Yields among the top in the financial services industry. All accounts come with free electronic banking, e-Statements, as well as telephone account access through CALL 24.

Specific savings product features include:

- To help children learn how to become responsible savers as adults, Summit Credit Union has developed a special Kirby Kids Savings Account. The Kirby Kids Savings account requires only \$5 to open, and has no minimum balance requirement. As children grow older and more responsible, they can move on to the CU Succeed Youth Account. This account gives our younger member's access to a free ATM Card that can be used at ATMs and POS terminals worldwide. Teaching young members the value of responsible saving and spending is an important goal of this account, which is also supplemented with the free CU Succeed financial information website.
- The popular Christmas Club account helps give members the discipline they need to save for the holidays by using their employer's direct payroll deposit to their advantage. Deposits can be automatically split into a Christmas Club account out of each paycheck, accruing a competitive dividend all year long. In November, members' responsible saving pays off when funds are mailed, transferred to another credit union account, or rolled over for the next year's savings goals.
- Basic Savings require only a \$25 minimum balance, charge no maintenance fees, and have all of the premium account access products associated with competitors' high-fee accounts.
- Our high-yield certificate and IRA accounts only require a \$500 minimum balance to get started. Our high-yield money market only requires a \$1,000 minimum balance to get started!

Free Auto Buying Service

Our FREE CU Auto Buying service helps make our members' auto buying experience hassle-free and saves members hundreds, even thousands of dollars! We can help them purchase a new or used car or truck at below invoice prices. And to make it even easier for them, we gladly accept trade-ins. All at NO CHARGE to the member!

Vehicle Loans

Summit Credit Union saves members hundreds and thousands of dollars with low fixed-rate automobile loans. The Annual Percentage Rate charge incurred by borrowers is the

same no matter if the vehicle is new, used, or a refinance. Also, flexible repayment terms help make the auto buying experience more affordable.

Unsecured Advances

Summit Credit Union offers unsecured advances with a low \$100 minimum advance amount. While studies show that the smallest profitable loan in the financial services world is \$2,400, Summit Credit Union regularly makes loans of \$200, and even \$100. With the goal of service instead of profit, loan officers are empowered to make a difference in members' lives.

Our Commitment to Financial Education & Literacy Makes the Difference

Promoting financial literacy has been a primary mission of credit unions since they were established. Edward A. Filene, the father of the American credit union movement in 1908, said, "Credit unions are educational institutions." Our intent is to teach people wise money management skills they can use to make their entire lives better.

We offer free access to our robust financial education & literacy website, Home & Family Finance, which includes information on an array of financial and consumer related topics. Additionally, Summit Credit Union offers financial education seminars as a routine matter. Some examples include:

- Strategies for Raising Your Credit Score and Lowering Your Borrowing Costs
- Women and Investing
- Auto Buying the Right Way
- First Time Home Buying
- About Checking Accounts
- Budgeting 101

Our Commitment to Good Governance and Diversity Makes the Difference

Credit unions exist to serve all members equally, with dignity, respect, and consideration. We strive to serve everyone who needs financial services within our membership and to be sensitive to the individual needs of the various cultures we serve. Employees and volunteers reflect the diversity of our members.

Governance

Summit Credit Union is a not-for-profit financial cooperative wholly owned, operated, and governed by its members. Our operational scope depends solely on the ideas, concerns, and desires of member owners, as the membership's well being and the credit union's well being are interdependent. Summit Credit Union's guiding principles of "people helping people" and "for service, not for profit" is necessitated by our very structure, and is thereby not optional. The following aspects of Summit Credit Union's by-laws and philosophy ensure member involvement and governance:

- Every member has equal ownership of Summit Credit Union, and thus one vote – regardless of financial or social status.

- Members democratically elect volunteers for each of nine seats on Summit Credit Union's Board of Directors.
- To ensure the transparency and accuracy of credit union operations and finances, Summit Credit Union undergoes a rigorous external audit and an official North Carolina State Examiner's audit each calendar year. Summit Credit Union makes the particulars of these examinations available to all members in our Annual Report. Un-audited monthly statements of financial soundness are also posted in our branches and are available at our members' request. Summit Credit Union is also subject to federal deposit insurance reviews by the National Credit Union Administration (NCUA).
- Members receive a monthly newsletter which contains credit union news, information concerning financial products and services, and details about upcoming events. The newsletter also encourages member feedback and guidance through a "because we care" feedback section in the newsletter. These submissions help mold management decisions to better serve our membership base.

Diversity

To meet the needs of an ever-evolving field of membership, Summit Credit Union realizes that pursuing, developing, and promoting diversity in the makeup of our staff, as well as the products and services that we deliver with that staff, is essential. Compassion for co-workers and our field of membership, we believe, can truly manifest only when the diverse backgrounds, ethnicity, sex, financial status, and points-of-view of our staff allow.

Likewise, products and services should be accessible to all members regardless of race, color, religion, sex, national origin, age, disability, or familial status. Summit Credit Union pursues diversity in various ways, including:

- Summit Credit Union is an Equal Employment Opportunity employer, meaning we fully comply with all Federal regulations prohibiting discrimination based on race, color, religion, sex, disability, age, or national origin.
- Summit Credit Union has translated its membership brochure into a Spanish language version. This includes a website version located at www.summitcu.org.
- Summit Credit Union discloses lending statistics subject to the Home Mortgage Disclosure Act (HMDA) demonstrating fair, non-discriminatory lending activity.
- Summit Credit Union is an Equal Housing Lender, meaning we fully comply with all anti-discrimination policies enforced by the U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. Home mortgage loans are made with no regard given to the race, color, religion, sex, national origin, age, disability, or familial status of the member applicant.
- Because we refuse to charge application fees, monthly maintenance fees, per check fees, and other similar fees commonplace in the financial services industry, Summit Credit Union allows members on all levels of financial standing to receive affordable credit union products and services.

Our Commitment to Community Makes the Difference

Credit unions don't just exist to provide financial services—we provide financial services for the purpose of improving lives. While our first responsibility is to our members, part of being a cooperative movement means looking beyond our walls to the larger community. This philosophy leads us to support worthwhile charitable and social causes, and to work with other credit unions.

Scholar Vision Funds

The Scholar Vision Funds are a collection of funds and resources established to help worthy candidates achieve a higher level of education. The Foundation believes that as individual's self-esteem and economic well-being may be grounded in academic development. Education is a common thread that binds understanding. These objectives are at the heart of credit unions and are fully supported by the Foundation.

Through the Scholar Vision Funds, educational and financial need scholarships are available through the Foundation's General Fund or through a collection of advised and named funds. Current Scholarship Funds are:

Fred Sarda Scholarship Fund

Betty Stevenson Scholarship Fund

Local Government Federal Credit Union Fund

Members Credit Union Scholarship Fund

Mel Hughes Scholarship Fund

Blue Flame Credit Union Scholarship Fund

Elizabeth Hamilton Scholarship Fund – *Summit Credit Union Sponsored Fund!*

Rod Caviness Fund

The Foundation provides scholarships through the ongoing support of credit unions in North and South Carolina.

Micro-Community Grants

The Carolinas Credit Union Foundation, supported by North and South Carolina Credit Unions, has undertaken several Social Responsibility fund-raising projects to assist communities in the Carolinas. The most recent project is Micro-Community Grants. These grants are donations to community organizations and charities that support causes consistent with the credit union philosophy of "people-helping-people".

Victory Junction Gang Camp

A major project of the credit unions of North and South Carolina for the last three years has been the Victory Junction Gang Camp, a camp to enrich the lives of children with chronic or life threatening illnesses by creating camping experiences that are memorable, exciting, fun, empowering, physically safe, and medically sound.

KidsFirst

KidsFirst is an investment in our communities, state, and nation. KidsFirst represents services that address educational opportunities and programs that focus on the needs of young people. Issues such as child abuse, pediatric health research, and social development have been the primary areas of concern. The Carolinas Credit Union Foundation, supported by the credit unions of North and South Carolina, believes in making investments in the future and that future is our youth. The return on these investments will provide benefits for all of us in the years to come.

The Foundation has contributed to the Children's Miracle Network, Prevent Child Abuse, and the Duke Pediatric Bone Marrow Research Laboratory and, as mentioned above, is currently involved with raising monies for Victory Junction Gang Camp in Randleman, North Carolina. These KidsFirst programs embody the long time "people-helping-people" philosophy of credit unions.



A M E R I C A ' S
CREDIT UNIONS™

Where people are worth more than money.™