

Loans for Every Borrowing Need



One of the most important benefits of a credit union membership is convenient access to affordable loans with lower interest rates than at other financial institutions. And at *Summit Credit Union*, we make every effort to provide you fast and caring service.

Apply 24-Hours-A-Day

Our 24/7 *Loan Call Center* is available around the clock to take your application and answer your questions. Call 336-662-6202 or 800-288-5252 and your application will be processed quickly. In some cases, you will have an approval within minutes.

You can also apply online at our website or in person at any of our branch offices.

Personal Loans

Need money, but don't want to tap into your savings? We provide a variety of personal loan options to fit your unique borrowing needs.

Visa® Credit Cards

- Non-Variable Interest Rates As Low As 8.95% APR*
- **No Annual Fee**
- 25-Day Grace Period on Purchases
- No Minimum Finance Charge
- 24-Hour Access to Account Information
- Cash Available 24-Hours-A-Day Through ATMs
- No Cash Advance Fees

* APR=Annual Percentage Rate. Rates are based on an evaluation of credit history, rates may vary.

Overdraft Protection

Borrow money as easily as writing a check and protect your checking account from bounced checks. No fee transfers can be made from a line-of-credit from any of the following: Personal Loan, Visa® Credit Card, or Home Equity Loan.

New and Used Car Loans

- 100% Financing Available based on NADA pricing.
- Same low rate for both new and used cars.
- Terms up to 8-years based on amount financed.
- Loan protection and warranty coverage.
- **FREE Auto Buying Service.**
- **FREE NADA Pricing Information.**
- Discounted CARFAX Reports.

Home Loans

Whether you are financing a new home, or refinancing the one you've got, we have a mortgage plan that's right for you.



We offer a wide variety of home loan products, including fixed-rate plans, variable rate- plans, and unique mortgages.

Home Equity Loans

Choose either a one-time home equity loan or a home equity line-of-credit. Put your home's equity to work for you for —

- Home Improvements
- College Funding
- Debt Consolidation

Boats, Campers, RVs, & Motorcycles

We offer competitive rates and flexible terms, plus access to NADA price books to help you get the best deal possible.

Payments Made Easy!

Payments are almost painless if you set them up to be paid automatically using payroll deductions and/or transfers from your savings or checking account.

Member Services 336-662-6200 • 800-632-0210
Home Loan Call Center 336-662-6206 • 877-223-9563
24-Hour Loan Call Center 336-662-6202 • 800-288-5252

Join for the Perks.

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