

Competitive Rates On Savings Accounts

In addition to our regular savings, we offer savings plans to meet special needs, including a holiday club, vacation club, and special programs for our younger members. We even offer a Coverdell Education Savings program for a tax-friendly way to save toward the costs of education. Consult your tax advisor regarding any tax advantages.



Higher-Yield Programs

You can earn higher dividends while keeping your funds liquid with one of our tiered accounts. You'll earn maximum dividends with our high-yield MoneyMax account on balances of \$25,000 or more. Or choose a Share Certificate with very competitive rates and flexible terms ranging from 90 days to 10 years to help you meet more specific savings goals.

Individual Retirement Accounts

You can use a Summit IRA to save for a secure retirement or supplement other retirement programs you may have. Choose from IRA Share Certificates, Variable Rate IRAs, and Roth IRAs. Consult a tax advisor regarding whether contributions may be tax deductible.

Investment Services¹

You can obtain many other types of investments through our MEMBERS Financial Services program, including products which have the potential for higher yields, such as mutual funds, IRA's, stocks, bonds and insurance products. Contact our MEMBERS Financial Services Program Hotline by calling (585) 453-7230 or (800) 836-SFCU ext. 7230 for more information.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

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Member Services, Online Access & Quik Tran



*Whatever your
financial needs,
we're here for you
day or night.*



Canal Ponds Business Park
100 Marina Drive
Rochester, NY 14626

(585) 453-7000
(800) 836-SFCU (7328)

summitfcu.org



We're Here For You Every Step of the Way

*At The Summit, we
have a variety of
ways to help you
save for any
occasion, from a
down payment
on your dream
home ... to
a comfortable
retirement ... to
the vacation of a
lifetime. Our wide
array of savings
products can help
you build your nest
egg and reach your
savings goals!*





We're Here For You Day and Night

Life is busy, so we'd like to offer you a number of "self-service" options to make managing your finances easier and more convenient.

Summit Online Access and FREE Online Bill Payment²

Life moving a little too fast? Click back and access your account when it suits you. View your account, transfer funds, check your balances, view and print cleared checks, view account history, make loan payments, apply for credit, monitor stocks and more right from your home or office!

With Summit Online Access you can apply online for loans or credit and manage your account via password. To get started, go to summitfcu.org and sign on to Summit Online Access on the homepage, enter your Summit Account number and Quik Tran Personal Identification Number as your password. After you log in, you can change your password under *USER OPTIONS*.

Enjoy the convenience of paying your bills online each month with free Online Bill Payment, without the hassle of writing and mailing checks. You can even schedule recurring payments and program bills to pay automatically.

Online Statements

Simplify your finances with Summit Online statements. Visit summitfcu.org and sign on to Summit Online Access to learn more and sign up for this green option.

SummitUp Newsletter

Stay informed about new Summit products and service offerings, great money saving tips, and more, through our official *SummitUp Newsletter*. A paperless version is also available and can be sent electronically for your convenience. Subscribe today by logging into Summit Online Access and selecting the E-Statements / E-Newsletter option.



Quik Tran

Access your Summit account for free any time, anywhere — right over the phone by simply dialing (585) 453-TRAN or (800) 321-TRAN (8726). With our 24 hour Quik Tran line, you can make balance inquiries, transfer funds, loan payments, check inquiries, review recent deposits or withdrawals, get updates on rates and dividends, request a check withdrawal, authorize a line of credit advance and much more! Summit Quik Tran is easy to use and very secure. You'll just need a Quik Tran Personal Identification Number (PIN) to access your accounts.

CU Service Centers

As a Summit member, you can use one of over 4,000 Credit Union Service Center (CU Service Center) locations across the country to conduct your credit union business. Visit www.cuservicecenters.com or call (800) 919-CUUC (2872) for a complete listing of thousands of locations and hours of CU Service Centers nationwide.

VISA® Check Card

Make purchases directly from your checking account at any merchant displaying a VISA logo and make ATM cash withdrawals or transfers — all with one convenient card.

Deposits and Loan Payments

You can make deposits or loan payments conveniently at any Summit branch, at a CU Service Center location, through Summit owned ATMs, or by mail.



Overdraft Protection

Give yourself extra peace of mind and guard against accidental overdrafts with an Overdraft Protection/Line of Credit (subject to credit approval).

"With The Summit's Overdraft Protection Line of Credit on my checking account, I won't have to worry about bouncing a check again!"

Sue, Seneca Falls



Direct Deposit

Have your payroll or government check automatically deposited into your Summit account. You'll save time, and your money will be there, even when you can't come in to cash your check.

Courtesy Pay³

Have you written a check or authorized a payment and weren't sure about available funds? Relax! Courtesy Pay is a checking account enhancement designed to provide a valuable benefit to eligible members by covering checks and ACH transactions when other funds are not available. There is a \$29 fee for each Courtesy Pay transaction.

Surcharge-Free ATMs⁴

Make withdrawals, transfers, and balance inquiries with your Summit VISA Check Card or ATM card at any Summit, SUM (www.sum-atm.com), PLUS, Sharenet (www.sharenetatm.com) or any CO-OP Network (www.co-opfs.org) ATM.

More Services, More Conveniences

You can count on The Summit for American Express Traveler's Cheques for your next trip, free on-staff Notary Public Services and VISA gift cards. We also offer 48 hour turnaround on foreign currency exchange, Coinstar change machines (at many branch locations), plus friendly, knowledgeable staff to provide support for all of your financial needs.

We're Here For You with a Variety of Loan and Credit Options

Whether you're looking for credit to help manage day-to-day expenses or you're financing a new home, The Summit has a variety of competitive low-cost options. We'll help you select the one that's best for you with monthly payments to fit your budget (subject to credit approval).

- Home Mortgages
- Quik Equity Loans
- Auto Loans
- VISA Credit Cards
- Home Equity Loans
- Personal Loans
- Student Loans
- And much more!



For more information or to apply for any of our products or services, click on summitfcu.org, visit any of our branches, or call us at 585-453-7000 or 1-800-836-SFCU

1. Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. **Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

2. The Bill Payment option is free to all members at The Summit's Premier, Plus and Classic Relationship Account Level.

3. Courtesy Pay may be available, at the Credit Union's discretion, for checking accounts on which the primary member is at least 18 years of age, has been a member for at least 90 days, and whose accounts are all in good standing. There is a \$29 fee for each Courtesy Pay transaction, and no member may have a Cumulative Negative Balance in excess of \$300 at any one time. We will not pay a check or ACH transaction in whole or in part under the Courtesy Pay service if paying the entire check or ACH transaction plus the related Courtesy Pay fee would cause that maximum amount to be exceeded. Any overdraft resulting from a Courtesy Pay transaction must be repaid within 10 days after the date of the transaction. The Credit Union retains the right in its discretion at any time to not honor checks or ACH transactions that would overdraw your account.

4. There is no charge for transactions conducted at POS terminals, Summit-owned ATMs or merchant locations using the Check Card. A nominal fee will be charged for each additional foreign ATM transaction (non-Summit owned ATMs) which exceeds the free transactions associated with your Relationship Account Level, based upon the posting date of your transactions. For a complete list of surcharge free ATMs nationwide, visit our website at summitfcu.org. Deposit transactions do not count toward your monthly transaction limit. ATM transactions are counted each month on the day before the last business day of the month.