

# Welcome...

to The Summit Federal Credit Union!

We're proud to be your new credit

union and to serve all of your

financial needs.

You'll find a

complete list of

all products and services available

to you as a new Summit Member

inside this brochure.



800.836.SFCU  
summitfcu.org

# Your New Summary of Services

## Smart, Convenient Services for Your Account

- Savings Products
- Loan Products
- Additional Services
- Member Privileges
- How to Reach Us

Questions?  
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## Summit Savings Products

- Savings Accounts
- Checking Accounts
- Premium Checking Accounts
- Enhanced Checking Accounts
- Direct Deposit and Payroll Deduction
- Money Market Accounts
- MoneyMax High Yield Money Market Accounts
- Share Certificates (CD's)
- Holiday Club Accounts
- Individual Retirement Accounts (IRA's)
- VISA® Debit Cards
- Overdraft Protection
- Courtesy Pay

## Summit Loan Products

- Mortgages
- First Home Club — Affordable mortgages for first time buyers
- Home Equity Loans and Lines of Credit
- Summit Express<sup>SM</sup> New and Used Auto Loans at the dealers
- Boat/Jet Ski/Snowmobile & RV Loans
- Personal Loans
- Share Secured Loans
- VISA® Gold and Classic Credit Cards
- VISA® Platinum & Contactless Platinum Credit Cards with Rewards
- Skip-A-Pay Program

## Additional Summit Services

- Quik Tran, 24 hour Phone Service (Automated Account Information)
- MEMBERS Financial Services Investments and Insurance
- FREE BALANCE® Financial Fitness Counseling Program by phone
- Money Orders, Travelers Checks, and Bank Checks
- Coinstar machines located at select Summit branches
- Foreign Currency Exchange
- Notary Public
- Group Accidental Death & Dismemberment Insurance
- GAP Insurance
- Scholarship Programs for graduating high school seniors

## Member Privileges

- 8 convenient full service branches in the Central New York area
- Nearly 20 Credit Union Service Centers (shared branches) in Central New York PLUS nearly 4,000 nationwide
- Over 28,000 nationwide surcharge-free ATMs including local Sharenet locations
- Access to your account 24 hours a day, 7 days a week with Summit's FREE Online Access
- FREE Online Bill Payment
- FREE E-Statements/E-Newsletters
- FREE E-lert Notifications
- FREE Home Buying Seminars

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**the**  
**SUMMIT**  
FEDERAL CREDIT UNION  
We're Here For You