

Q: What about The Summit's commitment to member service?

A: Like Syracuse FCU, we pride ourselves on providing the highest levels of member service in our branches, through the local member service call center, online or via other means. Our latest survey showed that 96% of our members were satisfied or very satisfied with the overall service provided by The Summit. The Summit also receives world-class ratings in employee satisfaction surveys which contributes to high staff retention rates and excellent member service.

Q: Will my money be insured at The Summit like it is at Syracuse FCU?

A: Yes. Your funds are safe and sound at The Summit. All members are still insured up to \$250,000 by the National Credit Union Share Insurance Fund, a federally backed insurance fund that is administered by a government agency, the National Credit Union Administration (NCUA).

BRANCHES

Q: What will happen to the Syracuse FCU branches?

A: All 7 branches will remain open in their current locations.

Q: Are you part of Shared Branching with other credit unions?

A: Yes, on April 1, 2010 you will be able to conduct your account transactions seamlessly and without any fees at twenty (20) additional Shared Service Center shared credit union branches in the Central NY area including Syracuse, Solvay, Dewitt, Auburn, Oneida, Utica, Rome, Herkimer, Watertown, Norwich, Binghamton, Elmira, and more.

COMMUNICATION

Q: Will I still be able to call and speak with the people I know?

A: Yes, we understand how important it is to maintain continuity and we'll work hard to make sure that happens. You will still be able to speak with staff by contacting them directly through April 1st. Following the computer system and phone conversions on April 1st, you'll also be able to reach our full-service Member Service Call Center at (800)836-SFCU. This is the general phone number that all members use when they need assistance. If you need to reach someone specifically, you can ask to be connected directly to them or simply dial their extensions.

MEMBER BENEFITS

Q. What additional member benefits can I expect with The Summit after April 1st?

A: In addition to the current products and services provided by Syracuse FCU, The Summit offers:

- Thousands of surcharge-free ATMs across the United States
- Member Service Call Center to answer questions, transfer money and for other account inquiries.
- Three (3) types of VISA credit cards- Platinum with Rewards, Gold, and Classic, plus VISA Gift Cards.
- FREE Online Bill Payment & Summit Online Access
- MEMBERS Financial Services (Investments and Insurance)
- FREE BALANCESM Financial Fitness Program
- Foreign Currency Exchange and Coinstar[®] Machines (many locations)
- Safari Club accounts for kids under 13 years old and Forward Bound for teens 13-17 years old

ACCOUNTS, RATES & FEES

Q: What are your deposit rates?

A: You currently earn a competitive rate on your Syracuse FCU deposit accounts and we will offer competitive rates as well. We also offer high-yield money market accounts and share certificates (CDs) at very competitive rates. Please see our Rate & Fee Schedule at www.summitfcu.org.

Q: Are your loan rates competitive?

A: Absolutely. We monitor our rates weekly, even daily in some cases to remain competitive with other financial institutions. Current rates are always available on our website, www.summitfcu.org.

Q: What about ATMs and account access by phone or online?

A: We offer VISA® Check Cards that let you access Summit-owned ATMs at branches and select member companies surcharge free. Plus you can continue to use dozens of other ATMs in the Central and Western NY area through the ShareNet surcharge free ATM network. Additionally, you will also have access to thousands of other ATMs across the country via the CO-OP® Network—all with NO SURCHARGES. For a complete list of these ATMs, please visit www.summitfcu.org.

We also have a 24-hour Teller-by-Phone Service called Quik Tran that allows you to conduct your transactions easily by phone. In addition, Summit Online Access gives members access to their accounts electronically on our safe and secure network. This allows members to conduct any of their credit union transactions, at any time, from anywhere they have Internet access. You just need your account number and PIN number.

We also provide FREE Online Bill Payment plus VISA® Gift Cards, American Express Travelers Cheques, Foreign Currency Exchange and free Notary Public service for members right in our branches.

LOANS, ACCOUNTS & DIRECT DEPOSIT

Q: What will happen to my loans, deposit accounts and Direct Deposit?

A: The Summit and Syracuse FCU will work together to ensure that your loans, deposits, and direct deposit are seamlessly transitioned. The Summit would send you more detailed information to put you at ease on all of these matters.

Q: What are your loan standards and will they change substantially?

A: Syracuse's FCU's loan standards are similar to The Summit's. We look at all aspects of your credit qualifications including credit history, stability, etc. We make every effort to approve every loan application, but it is not always possible. We work with each and every member personally to make sure that their individual needs are met.

Q: What kinds of fees do you charge?

A: It is not our intention to impose fees on anyone. As a member-owned financial cooperative, we limit fees, and try to reward members who do the most business with us. We have a Relationship Benefits structure in place (see our Relationship Benefits Overview Chart on our website for details) that encourages members to be active participants in their credit union to get the most benefits.

Please note: All Syracuse FCU members will be exempt from any monthly Relationship fees for one full year beginning April 1st, 2010.

Q: Are there any Relationship Fee exemptions after the first year is up?

A: Yes, we offer fee exemptions for members under the age of 23 and those 60 years of age or older, plus some exemptions for members with limited income as it relates to our Relationship Benefits policy. See our Rate & Fee Schedule at www.summitfcu.org.