

Frequently Asked Questions (FAQs)



At The Summit, it's all about Convenience! We want to make your financial transactions as easy and convenient as possible. The chart to the right outlines the numerous options for conducting your business with us.


CONVENIENCE CHART	ATM	Phone	Online	CU Service Centers	Mail	Branch
Open a New Account			▲		▲	▲
Withdraw Cash	▲			▲		▲
Make Deposits				▲	▲	▲
Transfer Money Between Accounts	▲	▲	▲	▲	▲	▲
Obtain Account Balances	▲	▲	▲	▲		▲
Apply for Loans		▲	▲		▲	▲
Make Loan Payments		▲	▲	▲	▲	▲
Cash a Check				▲		▲
Stop Payment on a Check		▲			▲	▲
Order Checks		▲	▲		▲	▲
Change an Address			▲		▲	▲
Receive Statements		▲	▲		▲	▲

What is my new Summit account number?

Your new Summit account number is located on the first page of the enclosed letter. When calling The Summit to conduct any transactions, simply provide your new account number to help us quickly access your account(s).

How do I make deposits into my Summit accounts?

- Deposits may be made by Direct Deposit, payroll deduction, or by mail (using a Deposit-by-Mail envelope).
- Deposits may be made in person at any Summit branch location (see reverse side for locations) or any CU Service Center Shared Branch Location. To locate one of nearly 4,000 participating CU Service Center locations, visit www.cuservicecenters.com or call (800) 919-2872.

Look for the Swirl Logo on their door!  CU SERVICE CENTERS.

How do I make withdrawals from my Summit accounts?

- Withdrawals from your Summit checking may be made at any Summit, NYCE[®], PLUS System[®], SUMsm, CO-OP Network[®], or Sharenet ATM location. Please visit the ATMs section of our website under Locations & Hours at summitfcu.org for a full listing of ATM locations.
- You can make withdrawals from any of your Summit accounts through Quik Tran, our toll-free 24-hour Teller-by-Phone service. A check will be mailed to you the following business day.
- Withdrawals may be made by calling our Member Service Center at (800) 836-SFCU extension 7030. A check will be mailed to you within one business day.
- Withdrawals may be made in person at any Summit branch location or any CU Service Center Shared Branch Location.

(Over, please)

How do I start Direct Deposit with The Summit?

It's easy. Start with your employer or other originator of your Direct Deposit to notify them of your account information. In addition, you should obtain a Summit Payroll/ Direct Deposit Authorization Form by calling the Member Service Center at (800) 836-SFCU extension 7030. You'll also find our Summit Simple SwitchKit online under the Member Resources / Forms section of our website at **summitfcu.org**. In order to have an electronic transaction delivered into your Summit account, you will need The Summit's Routing and Transit Number: **222382315** and your MICR number, which can be found on page 3 of the enclosed Member Account Number letter.

What other options are available for 24-hour account access?

You'll appreciate the convenience and 24-hour flexibility of FREE Summit Online Access. Just visit **summitfcu.org** and log on to Summit Online Access in the top right corner. You'll be able to view all of your account balances and activity, transfer money between accounts, get an account history, make loan payments, confirm checks that have cleared, apply for a loan, and more – right from your computer. You can also sign up for our FREE Online Bill Payment service for a convenient, hassle-free way to pay your bills each month. All you need to get started is your member account number and your Online Access/ Quik Tran Personal Identification Number (PIN) which will be mailed to you separately within 7 – 10 days.

When will I receive my account statements?

- **Online Statements are the FASTEST way to get your Summit statement.** Log on to Summit Online Access at **summitfcu.org** when you receive your Online Access/ Quik Tran PIN to sign up for this FREE service. You'll be glad you did.
- Statements are mailed **monthly** for your Summit checking, line of credit, and VISA® accounts (if your VISA® account has a balance). In addition, if you have any electronic funds activity in your account, you will receive a statement that month for the accounts affected by that transaction.
- Statements for all Savings, Club, IRA, and Share Certificate accounts are mailed **quarterly**.

Where can I get more information?

If you would like more information regarding your Summit account or our products and services, please visit **summitfcu.org**, stop by one of our convenient branch locations, or call us at (800) 836-SFCU.

The Summit's Syracuse Area Branch Locations and Information about CU Service Centers (Shared Branches)

Cicero Branch	6091 Route 31	Cicero	13039
Civic Center Branch	421 Montgomery St., Lower Lobby	Syracuse	13202
Cortland Branch	143 Main Street	Cortland	13045
Erie Blvd. Branch	1400 Erie Blvd. E.	Syracuse	13210
Federal Building Branch	525 Federal Building	Syracuse	13261
Genesee Street Branch	728 East Genesee St.	Syracuse	13210
Liverpool Branch	4336 Wetzal Rd.	Liverpool	13090
Seneca Falls Branch	123 Fall Street	Seneca Falls	13148

You now have access to nearly 20 CU Service Centers (Shared Branches) in Central NY plus thousands nationwide. Visit **summitfcu.org** under Locations & Hours or **www.cuservicecenters.com** for exact locations. In addition, you'll also have access to nearly 20 combined Summit and shared branches in Rochester plus 10 combined Summit and shared branches in Buffalo.