

The Summit's Online Services – Fast, FREE & Convenient!

March 15, 2010

<NAME>
<ADDRESS1>
<ADDRESS2>
<CITY>, <STATE> <ZIP>

Dear <NAME>,

Welcome to The Summit! Our records show that you are currently enrolled in Syracuse FCU's Online Bill Payment Services. You'll be pleased to know that all of our Online Services, including Online Bill Payment, are totally FREE for Summit members. Beginning April 1st, you will have instant access to these services and we encourage you to use our convenient Online Bill Payment services to pay all your bills online.

To get started with Online Bill Payment, you'll need to enroll and set up your bill payment information on our system.

- Within the next 7 days, you will receive your Summit Member Account Number in the mail and your Online Access PIN (Personal Identification Number) will follow several days later.
- Starting April 1st, visit www.summitfcu.org and look for the Summit Online Access icon in the top right corner of the site. You'll be able to log into your account using your Account Number and PIN information.
- Once you've logged in, click on the *Payment Manager* button. For first time set up, all your payees will need to be entered. You must setup these merchants and schedule these payments going forward. Please note: Any payments set up as reoccurring on Syracuse FCU's Bill Payment system will not be paid after March 25th. Please make these payments separately until you setup your payments with our Bill Payment service. We apologize for any inconvenience this may cause.

Within Summit Online Access, you'll also be able to subscribe to our e-statement/ e-newsletter service, view your account balances and activity, transfer money between accounts, make loan payments, confirm checks that have cleared, and apply for loans. We hope that you consider taking advantage of these FREE time-saving options starting April 1st.

We've enclosed an Online Bill Payment and Presentment Quick Start Guide to help guide you through the process. Plus, our friendly Member Service Center representatives are available at **(800) 836-7328 extension 7030** to answer any questions you may have along the way.

Thank you for your business. We look forward to serving your financial needs.

Sincerely,

The Summit Federal Credit Union