

ANNUAL REPORT 2023

# Reaching

NEW FINANCIAL HEIGHTS



# CLIMBING TO NEW Horizons

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A MESSAGE FROM THE PRESIDENT & CEO  
AND BOARD CHAIR \_\_\_\_\_ **3**

DIVERSITY, EQUITY AND INCLUSION \_\_\_\_\_ **5**

IN THE COMMUNITY \_\_\_\_\_ **6**

EDUCATION & FINANCIAL WELLBEING \_\_\_\_\_ **10**

MEMBER TESTIMONIALS \_\_\_\_\_ **12**

OUR BOARD OF DIRECTORS & VOLUNTEERS \_\_\_\_\_ **14**

BALANCE SHEET & INCOME STATEMENT \_\_\_\_\_ **16**

STATS AT A GLANCE \_\_\_\_\_ **18**

OUR BRANCH LOCATIONS \_\_\_\_\_ **19**

# Laurie Baker & Chris Modesti

Looking back at 2023, we reflect on a year of strong financial performance, strategic product advancements and forward-looking community engagement programs. We remain dedicated to the financial wellbeing of our members, and strive to ensure that our internal culture, along with the products and services that we offer, are reflective of the rich and diverse fabric of the communities that we serve.

The Summit Federal Credit Union had a very solid financial year. We posted a strong Net Worth ratio of 10.61% which is considered “Well Capitalized” by our regulators, the National Credit Union Administration. We are proud of this achievement and this is good news for our members.

Our objective of helping our members improve their financial wellbeing guides everything that we do. Our newest products continue to help our members thrive and meet their financial goals. Our RoundUp Savings account is an automatic way for members to start saving on a regular basis and this product has been a welcome addition to our savings options. Our Secured Visa® Credit Card and student loan options provide members with effective ways to build credit or pay for higher education expenses.

In the winter of 2023, we invested in a new phone system. With new features such as a call-back function and voice steering, members can now speak their request right into the system or opt to have a representative call them back. This advancement will allow us to serve members more efficiently when they connect with us over the phone. In addition, our friendly and compassionate team members continue to provide exceptional face-to-face service in our branches. Regardless of the way our members choose to conduct their financial transactions, we pride ourselves on striving to deliver a consistently positive member experience. Our ability to assist members with all their banking needs - from smaller, routine transactions to complex, life-changing financial

decisions - and our personal service are qualities that elevate The Summit in the financial community.

Our employees are our greatest asset, and The Summit is a stronger credit union because of them. They represent a diverse group of experienced and dedicated individuals who uphold our values of high standards, respect, care, and integrity. This year, more than ever, they have been out in the community, connecting with members and potential members. They are our greatest ambassadors and consistently go above and beyond to support our mission, members, and their communities.

One of the most fulfilling parts of 2023 was our ongoing community engagement. We proudly supported nearly 150 organizations with our time, talent, and monetary donations, including several exciting new initiatives this year. We focused our time and resources on programs that generate a long-term impact on our communities by building future leaders.

As a credit union, we serve hundreds of companies and organizations throughout New York State. We refer to them as our “Member Groups” and they are at the core of our organization. We have a long history of serving law enforcement Member Groups in the Central New York region. We annually recognize the work that they do in their communities on Law Enforcement Appreciation Day and National Law Enforcement Week, and support their holiday initiatives such as Shop with a Cop. In 2023, we began a partnership with the Rochester Police Department’s Do The Right Thing Award Program from the City of Rochester. The award recognizes our youngest community members for their bravery, courage and valor, such as volunteering, aiding law enforcement or other first responders, acts of heroism, leadership and positive role model behavior. We pledged matching funds

to support their annual scholarship for past recipients of this prestigious award.

We launched a multi-year partnership with the SUNY Geneseo Foundation to support the college's "First-Gen" Program. More than 25% of students who started at SUNY Geneseo in Fall 2022 were first-generation college students. Our partnership includes support of the First-Gen on-campus events and in 2024, we will enhance this partnership by pledging additional funds to support scholarships to five college students. Many of the students involved in this program choose to stay in the Upstate NY area after graduation to begin their careers. We're delighted to support them on their financial journey.

As part of the Credit Union Collective, a group of Rochester credit unions dedicated to making a difference, we have sponsored Causewave's Matchstick Prize since

2019. This award recognizes "small, but mighty non-profit organizations" that are making big, meaningful changes in our community. Award recipients received a cash prize, as well as media space generously donated by a local TV station. We believe our collaboration with our credit union partners and Causewave makes communities stronger by bringing a voice to diverse public issues and needs and building capacity within nonprofit organizations.

Our commitment to upholding strong financial performance, cultivating a vibrant workplace culture, providing relevant and affordable products and services, and empowering future leaders and organizations in our communities will remain at the center of our focus.

As your credit union, we look forward to growing stronger together.



*Laurie Baker*  
**Laurie Baker**  
President & CEO



*Chris Modesti*  
**Chris Modesti**  
Chair of the  
Board of Directors

## ▶ DELIVERING ON OUR DIVERSITY EQUITY AND INCLUSION **Promise**

The Diversity Equity and Inclusion (DEI) Council is set on the foundation of The Summit's Core Values, providing a brave space for honest discussion and continuous improvement and growth. Comprised of staff from all areas of the credit union, the council builds awareness and understanding as we learn from one another and promote a diverse and inclusive culture for all. The council aspires to help every voice be heard and every team member to feel valued.

DEI Council activities are now front and center at our corporate headquarters with a new logo and the addition of a community screen highlighting staff, events, and initiatives.

In 2023, we organized a team and participated in the Autism Awareness & Acceptance Walk, celebrating diversity and raising awareness for autism. This event supported Ability Partners Foundation, Autism Services of Monroe County, and the Finger Lakes.

We began a partnership with Homesteads for Hope, a nonprofit inclusive community farm for individuals with and without disabilities to learn, work, live, and grow in nature's classroom. Throughout 2023, staff of The Summit volunteered 107 hours of their time, working alongside the Homesteads for Hope community to maintain and harvest produce on their 55-acre farm. Our Chief Engagement Officer, Laurie Wiest, sits on the board of this vibrant organization.

In honor of World Inclusion Day, the council made a donation to the Friends of Ganondagan in support of their "Edge of the Woods" camp which welcomes Seneca and Haudenosaunee youth to their homelands and place of origin, providing cultural immersion, language, storytelling, outdoor skills, life skills, health and well-being, and leadership skills through cultural teachings and shared responsibilities. Additionally, they organized a team for the Veteran's Outreach Center's Pound the Ground 5k, and raised awareness and funds for ROCoverly Fitness during National Drug and Alcohol Recovery Month.

The council's book club incorporated *The Color of Law* by Richard Rothstein into their discussions at virtual and in-person meetings. This critically-acclaimed book documents the history of state-sponsored segregation from the late 1800s to present day.

This robust council has much to look forward to for 2024 as they celebrate the rich diversity of employees, members, and the communities we serve.



*Friends of Ganondagan Donation*

▶ UPLIFTING OUR

# Communities

We invest in and collaborate with strategic programs that develop financial skills, and provide access and stability for individuals and families in the communities where we live, work and play. We view our sponsorships of local organizations as partnerships and we were proud to give back in 2023 in the following ways:

OVER  
**\$180,000**

RAISED & DONATED  
to organizations throughout our  
regions

**1,064**

VOLUNTEER HOURS  
spent participating in community  
events



*Autism Awareness Walk - Rochester, NY*



*Juneteenth Festival - Buffalo, NY*

## STRENGTH IN OUR COMMUNITY PARTNERS

# 147

ORGANIZATIONS  
SUPPORTED

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### MEMBER GROUPS SUPPORTED

We partner with our Member Groups to offer membership at The Summit to their employees and constituents. We also supported the great work that they do in our communities with our time, talent and financial resources:

**Brighton Central School District**  
**Catholic Charities**  
**Center for the Arts of Homer**  
**Center for Youth**  
**Cortland Police**  
**Cortland County Sheriffs**  
**Encompass – Education Success Foundation**  
**Henrietta Chamber of Commerce**  
**Hilton Central School District**  
**LeMoyne College**  
**Monroe Community College**  
**Seneca Falls Central School District**  
**SUNY Cortland**  
**Town of Camillus**  
**Trillium Health**  
**Rochester Regional Health**  
**URMC Home Care – Ontario Yates Hospice**  
**Veteran’s Outreach Center**  
**Villa of Hope**  
*and many more...*

## ““ COMMUNITY TESTIMONIAL

Thank you and all the kind folks at The Summit Federal Credit Union for being such great partners with our PEACE Inc., Big Brothers Big Sisters program. Most recently, you donated back packs and school supplies so that our Littles would be fully equipped when they returned to school. Your sense of community is greatly appreciated.

- PEACE, INC. ””

### COMMUNITY PARTNERS SUPPORTED

#### Causewave Community Partners

**FeedMore WNY**

**Genesee Country Village and Museum**

**Geneva Business Improvement District**

**Golisano Children’s Hospital**

**Greece Central School District**

**Greece Police**

**Hope Hall**

**Jazz90.1**

**Mary Cariola Center**

**MOCHA Center**

**SAGE Upstate**

**Second Chance Rescue**

**Seneca Housing**

**Seneca Park Zoo**

**Sleep in Heavenly Peace (Syracuse Chapter)**

**Town of Irondequoit**

**United Way**

**Vera House**

**Wilmot Cancer Institute**

**YWCA**

*and many more...*

## ▶ MULTIPLIERS OF **Good**

Highlights of the meaningful programs we supported, all focused on improving access to postsecondary education, empowering local non-profit organizations, and/or increasing general and financial literacy:



### **CAUSEWAVE**

Causewave Community Partners is a “nonprofit for nonprofits.” Since 1950 they’ve worked to improve the Rochester and Finger Lakes region through their work with area organizations and community groups. The Summit has been a longtime partner of Causewave and one of the members of the Credit Union Collective which awards the annual Matchstick Prize to an outstanding small (under \$1 million in revenue) nonprofit. Additionally, we support Causewave’s annual Wavemaker Celebration, which recognizes those individuals and organizations making big impacts in our community. In 2023, Twanda Christensen, Vice President of Marketing and Community Engagement, joined the Board of Directors of Causewave, further solidifying our partnership with this organization.



### **SUNY GENESEO NEXT GENERATION**

In 2023, when Laurie Baker began her tenure on the SUNY Geneseo Foundation Board, we entered into a partnership with the college’s robust First Generation program, sponsoring get togethers for the hundreds of students who are the first in their families to attend a four-year college. In 2024 we will expand that partnership to include five scholarships to support First Generation Geneseo Students, recognize excellence and the mission of the college. This initiative not only celebrates Laurie and the importance that SUNY Geneseo played in shaping her career, but our many staff and volunteers who are alumni.



### **ROCHESTER REGIONAL HEALTH’S MOBILE MAMMOGRAPHY UNIT**

Our partnership with Rochester Regional Health gives us the opportunity to help expand healthcare access throughout the areas that we serve. We sponsor free mammograms through their Mobile Mammography Unit. The van is staffed with experienced board-certified technologists who perform the imaging on board. In 2022, we hosted the vehicle at our corporate headquarters. In 2023, the unit was located at I-Square just steps away from our Irondequoit Branch.





## DO THE RIGHT THING

This year, we entered into a partnership with the Rochester Police Department's Do The Right Thing Award Program from the City of Rochester pledging matching funds to support their annual scholarship program. For over 25 years, the Do The Right Thing Award Program has recognized Monroe County role model students in grades K-1, rewarding positive behavior, accomplishments, and good deeds. Winners are celebrated at public ceremonies throughout the year. The scholarship program has awarded over 110 scholarships since 1997. All past award winners are eligible to apply for a scholarship toward their college or trade school tuition expenses. To acknowledge this partnership, the scholarship is now known as The Summit Federal Credit Union's Do The Right Thing Scholarship Program. In addition to having Summit team members on the judging panel for the scholarship, Jessica Williams, our Main and Winton Branch Manager, sits on the Board of Directors for Do The Right Thing.



## TASTE OF SYRACUSE

The Summit loves to shine a light on what makes our communities great places to live and work, sponsoring signature events such as Taste of Syracuse, Central New York's biggest food and music festival. The festival welcomed an estimated 200,000 people over two days in June and featured hundreds of eateries and food trucks, along with non-stop music from 33 bands including Eve 6 and The Spin Doctors. In addition to welcoming the large crowds at our booth steadily throughout the festival, The Summit, along with Tops Friendly Markets, combined forces to collect funds for local non-profits. Over \$24,000 was donated to PEACE, Inc. - Big Brothers Big Sisters; and the Syracuse Chapter of Sleep in Heavenly Peace.



## 2023 SCHOOL SUPPLY DRIVE

The Summit held a month-long 2023 School Supply Drive in July and August. Donation boxes were located in all 14 branches of The Summit and donations were encouraged from staff and members. Beneficiaries included Big Brothers Big Sisters of Erie, Niagara, and the Southern Tier; PEACE, Inc. - Big Brothers Big Sisters of Syracuse; Big Brothers Big Sisters of Greater Rochester; Seneca Falls Central School District; and Cortland Central School District. Together, we collected thousands of items — from backpacks to binders, pencils to paper and more.

# ▶ OUR FINANCIAL WELLBEING **Initiatives** IN ACTION

Financial wellbeing is as important as physical wellness and we have made it part of our mission to help our members live the life they want. Through our extensive, no cost education programs, we help consumers understand the fundamentals of financial services and money management so they can make positive financial decisions.

Our financial wellbeing initiatives take many forms. We connect with members in-person and virtually through one-on-one coaching; in-branch consultations; personalized advice through the Virtual Branch; financial counseling and budget assistance through our partner, GreenPath; and education sessions offered at companies where our members work. We provide sessions from 30 minutes to one hour to meet the various needs of our members.

## FINANCIAL EDUCATION SESSIONS:

Topics covered in our sessions:

- Money management basics
- How to protect against fraud and scams
- Planning for college expenses
- Financing a home in a tight housing market
- Understanding how credit works
- Planning for retirement

## FULL-LENGTH SESSIONS

These sessions vary from 45 minutes to one hour. The most popular full-length offerings in 2023 were:

- Social Security
- Women & Investing
- Medicare Basics
- Money Management 101

## MINI SESSIONS

These sessions are approximately 30 minutes in length. The most popular mini-sessions in 2023 were:

- Homebuyer Dream Program® for First-Time Homebuyers
- Understanding Credit Reports and Scoring

IN 2023, WE WERE ABLE TO TEACH:

**38**

ADULT SESSIONS  
with 826 attendees

**26**

RETIREMENT &  
INVESTMENT SEMINARS  
with 258 attendees

**7**

FINANCIAL EDUCATION  
SESSIONS  
to students under the age of  
18 with 184 attendees

**2**

SESSIONS AT MONROE  
COMMUNITY COLLEGE  
with 107 student attendees  
and introductory sessions  
with individual sports teams  
and Athletics Center staff

The Homebuyer Dream Program® (HDP®) is a registered trademark of the Federal Home Loan Bank of New York (FHLBNY). Additional program details regarding the HPD are available on the FHLBNY's website at <https://www.fhlbny.com/community/housing-programs/hdp/>.

▶ INVESTING IN

# Future Leaders

Each year we contribute to several scholarship programs to student members to assist with the cost of higher education. Scholarships are available to graduating high school members of The Summit on their way to college.

Last year, we provided scholarship funds for student members through the New York Credit Union Association Scholarship Program, the Rochester Chapter of the New York State Credit Union Association, and through a partnership with Vertus High School. In 2023, we launched a partnership with the City of Rochester's Do The Right Thing program to contribute to a scholarship for two students annually.

**IN 2023, THE SUMMIT CONTRIBUTED TO THE FOLLOWING SCHOLARSHIPS:**

**Clarence Academy of Business and Finance Scholarship**

**Henrietta Chamber Scholarship**

**Mynderse Academy**

**New York Credit Union Association Scholarship**

**The Summit Federal Credit Union's Do The Right Thing Scholarship Program**

**The Summit Scholarship Program**

**Theta Omicron Scholarship Fund**

**Vertus High School**

## OUR 2023 SCHOLARSHIP WINNERS



**FEDERICK CAREY, JR.**  
Vertus High School



**COLIN FANNING**  
Honeoye Falls Lima High School



**EVELYN GARDNER**  
City Honors Magnet School



**ROCCO JONES**  
Brighton High School



**OLIVIA PUSLOSKIE**  
Avon Central School



**ETHAN SNYDER**  
Marcellus High School

## ▶ OUR MEMBERS **Achieving** THEIR FINANCIAL GOALS

Everyone has a very personal financial journey. We pride ourselves in helping members achieve their goals with personalized attention and our approach to service. We consistently receive feedback from our members regarding how our products and services have changed their lives and helped them reach their financial summit. See what our members are saying about our products and services.



“

You've financed a car and three loans for me so far. My credit has improved thanks to all your help the past 9+ years.

”



“

I've always been able to leave The Summit with a feeling of trust and confidence in whatever problems I've had managing my finances. The Summit has been helpful in explaining to me what was going on with my accounts, and I've often felt and said, 'Thanks so much!'

”

“

The Summit did a great job in assisting me with opening up a certificate. They handled the transaction efficiently and effortlessly, without me feeling rushed like I was just a number getting served at the deli counter at a grocery store. I also wanted to add that I love the Virtual Branch for handling these types of transactions over Zoom. I work full-time, Monday through Friday and sometimes it is hard to get to the credit union on Saturday, or leave work early during the week to do somewhat simple transactions like what I did. It's a real game changer with banking! Keep up the good work!

”



“

I really enjoy being a member of The Summit Federal Credit Union. The staff is amazing and makes you feel like family. I would recommend anyone who’s looking to buy a home, car, or just needs a personal loan, to try The Summit. You won’t regret it. Thank you for helping me become a proud member.

”



“

I feel valued as an individual. I know that I am not some number on a spreadsheet, that the people at my branch care about me and my finances. I have banked with giant corporations, and that experience is so dehumanizing. I really appreciate that The Summit’s employees are so willing to engage me personally.

”

“

I’ve been a member since a branch was established in Seneca Falls in the 1980s and rely on it for the bulk of my day-to-day financial transactions as I have numerous accounts dedicated to different categories of expenses and direct deposits. With your online banking I can move money from these accounts with ease which saves me a lot of time in making payments to my Visa® Credit Card and Home Equity loan and HELOC.

”

# 2023 BOARD & VOLUNTEER COMMITTEES

The Summit's Board of Directors provides oversight and guidance to the credit union's mission, including our purpose and reach in the community. Our board members represent the regions that we serve, from Buffalo to Syracuse, and bring a diverse array of professional and community expertise. These volunteers work together to collectively move the credit union forward.

## EXECUTIVE



Chris Modesti  
*Chair*



Mollene Benison  
*Vice Chair*



Daryl Wolf  
*Vice Chair*



Kofi Appiah Okyere  
*Treasurer*



Clarence "Chip" Turner  
*Secretary*

## DIRECTORS



Elizabeth Dudman



Gerald Gebauer



Augustin Melendez



Tom Quirk



Sarah Sorensen



Kate Sweeney

## ASSOCIATE BOARD MEMBER



Pamela Crocker

## EMERITUS



William Reifsteck

#### SUPERVISORY COMMITTEE

**Timothy Smith**  
Claire Bopp  
Meghan Dailey  
Deke Johnson  
John Pusloskie  
*Mollene Benison*  
*Karen Lamy*

#### NOMINATING COMMITTEE

**Sarah Clark**  
Tom Quirk  
Kelly McCormick-Sullivan  
Joe Thyroff  
*Laurie Baker*  
*Chris Modesti*  
*Laurie Wiest*

#### INVESTMENT COMMITTEE

**Kofi Appiah Okyere**  
Heidi Hagler-Hull  
Leanne McGuinness  
Kate Sweeney  
Clarence “Chip” Turner

#### PENSION COMMITTEE

**Daryl Wolf**  
Laurie Baker  
Augustin Melendez  
*Karen Lamy*  
*Leanne McGuinness*  
*Molly Nutting*  
*Laurie Wiest*

#### BOARD GOVERNANCE COMMITTEE

**Kate Sweeney**  
Gerald Gebauer  
Elizabeth Dudman  
Chris Modesti  
*Laurie Baker*  
*Karen Lamy*

#### MEMBERSHIP COMMITTEE

**Clarence “Chip” Turner**  
Alessandra Sunderlin

# ▶ A LOOK AT THE SUMMIT'S **Balances**

*in thousands*

ASSETS	2023	2022
Cash on hand	\$ 4,227	\$ 4,101
Overnight deposits at financial institutions	37,127	4,915
Investment in certificates of deposit	7,696	15,151
Available for sale investments	51,211	152,183
Loans to members, net	1,122,861	1,057,923
Premises and equipment, net	14,824	15,465
NCUSIF deposit	10,540	10,288
Accrued pension asset	10,540	8,742
Other assets	24,852	24,835
<b>TOTAL ASSETS</b>	<b>\$ 1,283,878</b>	<b>\$ 1,293,603</b>

## LIABILITIES AND MEMBERS' EQUITY

### LIABILITIES

Accrued expenses and other liabilities	\$ 17,724	\$ 17,467
Borrowings		50,925
<b>TOTAL LIABILITIES</b> <i>excluding members' and non-members' accounts</i>	<b>17,724</b>	<b>68,392</b>

### MEMBERS' AND NON-MEMBERS' ACCOUNTS

Members' shares and savings accounts	697,100	799,386
Members' share certificates	405,777	283,963
Non-members' shares and certificates	29,995	27,786
<b>Total members' and non-members' accounts</b>	<b>1,132,872</b>	<b>1,111,135</b>
<b>TOTAL LIABILITIES</b>	<b>1,150,596</b>	<b>1,179,527</b>

### MEMBERS' EQUITY

Regular reserve	8,750	8,750
Undivided earnings	115,832	106,016
Equity acquired in merger	10,978	10,978
Accumulated other comprehensive loss	(2,278)	(11,668)
<b>Total members' equity</b>	<b>133,282</b>	<b>114,076</b>
<b>Total liabilities and members' equity</b>	<b>\$ 1,283,878</b>	<b>\$ 1,293,603</b>

[Click here](#) to see 2023 audited financials.



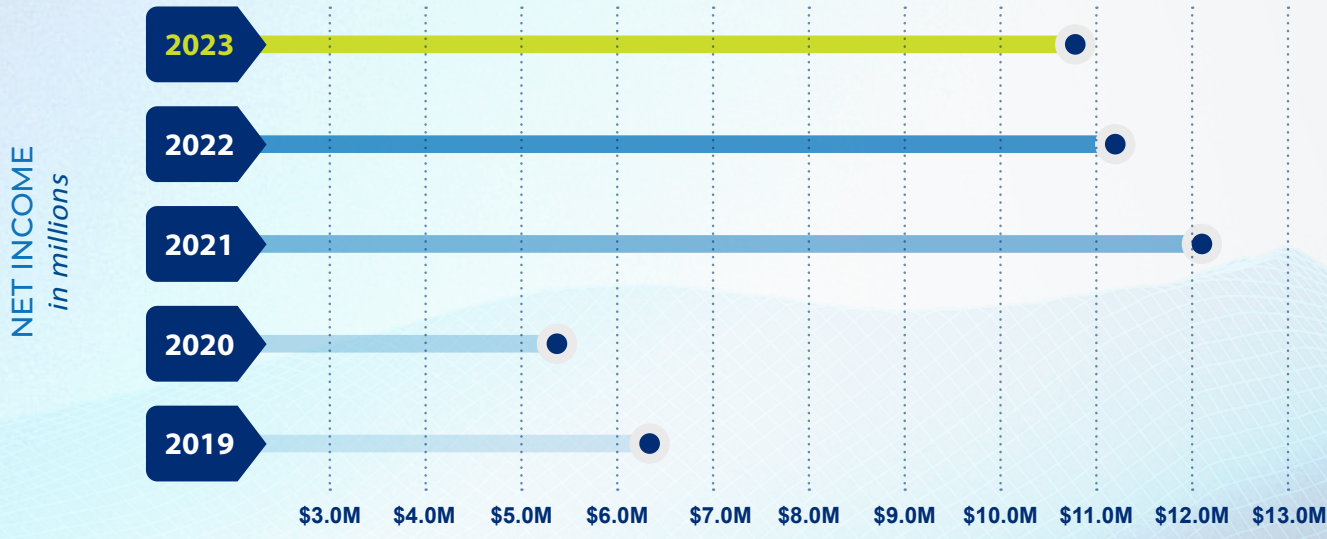
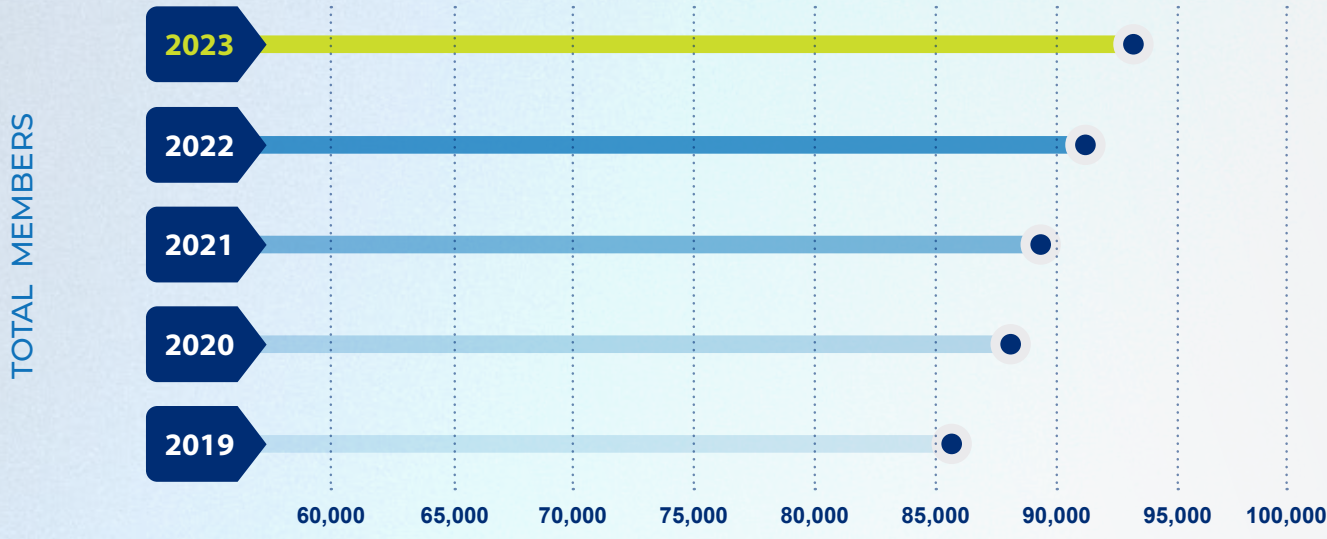
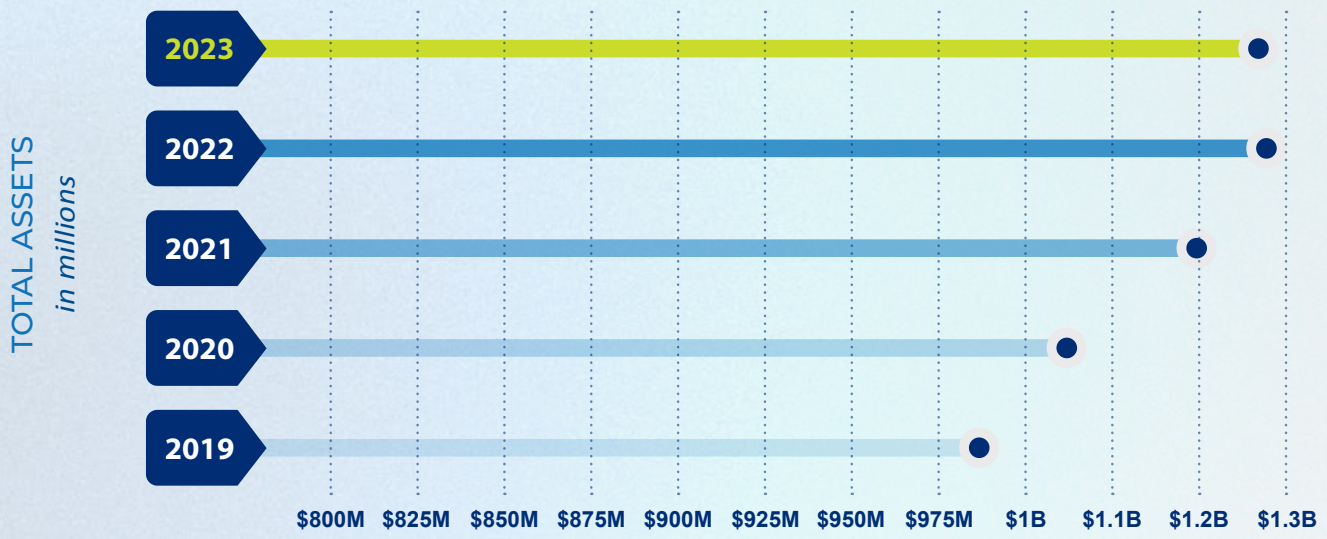
# ▶ A REVIEW OF THE SUMMIT'S **Income**

*in thousands*

INTEREST INCOME	2023	2022
Loans to members	\$ 50,470	\$ 35,874
Investments and overnight deposits	1,447	1,055
	<b>51,917</b>	<b>36,929</b>
<b>INTEREST EXPENSE</b>		
Dividends on members' and non-members' shares	16,776	4,774
Interest on borrowings	2,469	1,061
	<b>19,245</b>	<b>5,835</b>
Net interest income before provision for credit and loan losses	<b>32,672</b>	<b>31,094</b>
<b>PROVISION FOR CREDIT LOSSES</b>	<b>\$ 1,762</b>	
<b>PROVISION FOR LOAN LOSSES</b>		<b>\$ 1,275</b>
Net interest income after provision for credit and loan losses	<b>30,910</b>	<b>29,819</b>
<b>NON-INTEREST INCOME (LOSS)</b>		
Interchange	5,947	6,034
Fees - deposit accounts	3,898	4,110
Recovery of corporate credit union capital from NCUSIF		654
Fees - loans	1,650	1,469
Gain on sale of mortgages	374	588
Gain on sale of VISA shares	5,043	
Net realized losses from sale of available for sale investments	(3,235)	
Other	1,691	1,084
Total non-interest income	<b>15,368</b>	<b>13,939</b>
<b>NON-INTEREST EXPENSE</b>		
Compensation and benefits	19,618	17,799
Operations	7,460	6,708
Professional and outside services	3,828	3,860
Occupancy	1,542	1,645
Marketing	1,764	1,631
Other	1,117	997
Total non-interest expense	<b>35,329</b>	<b>32,640</b>
<b>NET INCOME</b>	<b>\$ 10,949</b>	<b>\$ 11,118</b>

[Click here](#) to see 2023 audited financials.

# THE SUMMIT'S STATS AT A **Glance**



# ▶ OUR **Branch Locations**

## **Rochester**

**BRIGHTON BRANCH**  
1660 Monroe Avenue  
Brighton, NY 14618

**GREECE BRANCH**  
Canal Ponds Business Park  
100 Marina Drive  
Greece, NY 14626

**HENRIETTA BRANCH**  
2087 East Henrietta Road  
Henrietta, NY 14623

**HILTON BRANCH**  
41 Hovey Square  
Hilton, NY 14468

**IRONDEQUOIT BRANCH**  
2121 Hudson Avenue  
Rochester, NY 14617

**MAIN/WINTON BRANCH**  
2315 East Main Street  
Rochester, NY 14609

**PENFIELD BRANCH**  
2146 Penfield Road  
Penfield, NY 14526

**PERINTON BRANCH**  
665 Moseley Road  
Fairport, NY 14450

## **Seneca Falls**

**SENECA FALLS BRANCH**  
123 Fall Street  
Seneca Falls, NY 13148

## **Syracuse**

**ERIE BOULEVARD BRANCH**  
1400 Erie Boulevard E.  
Syracuse, NY 13210

**TAFT ROAD BRANCH**  
5201 West Taft Road  
Syracuse, NY 13212

## **Buffalo**

**CLARENCE BRANCH**  
5641 Transit Road  
East Amherst, NY 14051

**DELAWARE/HERTEL BRANCH**  
2290 Delaware Avenue  
Buffalo, NY 14216

## **Cortland**

**CORTLAND BRANCH**  
877 Route 13  
Cortland, NY 13045

## **Virtual Branch**

CONNECT [summitfcu.org/VirtualBranch](https://summitfcu.org/VirtualBranch)





[SUMMITFCU.ORG](http://SUMMITFCU.ORG)

The Summit Federal Credit Union is federally insured by the National Credit Union Administration. Membership eligibility required. The Summit Federal Credit Union is an Equal Housing Lender. NMLS# 454066.