

**THE SUMMIT FEDERAL CREDIT UNION  
YOUR CREDIT UNION BENEFIT  
ONONDAGA COUNTY EMPLOYEES  
OPEN ENROLLMENT**

PRESENTED BY THE SUMMIT FEDERAL CREDIT UNION

# WHO WE ARE



- The Summit is a full-service, member-owned, not-for-profit financial institution serving Western & Central NY for 80 years
- The Summit's Financial Solutions offer a wide range of banking products and services with ways to save and borrow at attractive rates/terms
- We are an important part of your voluntary employee benefit package and you and your entire family are eligible to join!



# PRODUCT AND SERVICE SOLUTIONS



## Full-Service Banking Solutions – In-Person & Virtual

Checking Accounts – Digital Spend

Visa Debit Cards (w/rewards)

Savings & Club Accounts

Money Markets

Share Certificates

Health Savings Accounts

Investment Services

Direct Deposit

Payroll Deduction

Auto Loans

Personal Loans

Mortgage & Home Equity Products

Home Buyers Dream Program

Visa Credit Cards (w/rewards)

Virtual Branch Banking

Mobile/Online Banking

Online Bill Payment

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# NEW DIGITAL SPEND ACCOUNTS

Simple and seamless all-digital checking and debit card solutions designed for on-the-go mobile users, with powerful features such as debit card with rewards, Online Bill Pay, digital wallets and Mobile Check Deposit.

## Digital Edge - (for ages 16-26)

An all-digital checking and debit card account for students and young adults 16-26. Enjoy no minimum balance, no account maintenance fee, and a special overdraft program to help with account management.

## Digital Freedom - (for ages 27+)

The perfect paperless digital checking and debit card account for ages 27+. Transactions can be made in a few clicks on a mobile device, anytime & anywhere.

# OUR NEWEST BRANCH IS OPEN!

The Summit's new Virtual Branch brings the personal face-to-face service you love right to you, wherever you are! See and talk directly to a Summit Relationship Specialist and do almost everything you'd do at a physical branch, right from your mobile or electronic device. It's easy, convenient and safe.

[www.summitfcu.org/virtualbranch/](http://www.summitfcu.org/virtualbranch/)

Hours of Operation are 9am -5pm, M-F

# 1<sup>ST</sup> TIME HOMEBUYER SOLUTIONS



- The Summit participates in the seasonal\* Homebuyer Dream Program through the FHLBNY
- This is a seasonal grant program, giving the applicant up to \$10,000 towards down payment and closing costs for their first home purchase
- The Summit waives the PMI (Private Mortgage Insurance) for our members when financing through this program



*\*Program available annually in the spring/summer*

# LEARN MORE ABOUT OUR SUMMIT SOLUTIONS TODAY!

STOP BY ONE OF OUR SYRACUSE BRANCHES TO ANSWER ANY  
QUESTIONS YOU MAY HAVE OR TO OPEN AN ACCOUNT

ERIE BLVD – 1400 ERIE BLVD E.

TAFT ROAD – 5201 W. TAFT ROAD

OR VISIT OUR NEW VIRTUAL BRANCH -

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

OR VISIT US AT [SUMMITFCU.ORG](http://SUMMITFCU.ORG) TO LEARN MORE

CONTACT YOUR SUMMIT BUSINESS RELATIONS SPECIALIST TINA LONGWELL |

800.836.7328 EXT. 7272

[longwell@summitfcu.org](mailto:longwell@summitfcu.org)