



## Frequently Asked Questions About Summit Online Access

### **What is Summit Online Access?**

Summit Online Access is The Summit Federal Credit Union's online account access service. Members can access their own personal account information and process transactions via their home computer, work computer, or any computer that has Internet access.

### **Is there an application process?**

No. Just log onto [www.summitfcu.org](http://www.summitfcu.org), and log into Summit Online Access at the top right hand corner of the homepage. You'll need your Summit account number and password (Quik Tran PIN) to begin.

### **When is Summit Online Access available?**

Members can use Summit Online Access 24 hours a day, seven days a week.

### **What will Summit Online Access cost?**

Summit Online Access is FREE to our members.

### **What are the benefits?**

- Saves time: No need to make extra trips to the branch!
- Convenience: Access to accounts from work, home, school...!
- Flexibility: Information on various aspects of an account!
- Saves money: Eliminates postage and travel costs!
- Simplicity: It's easy to use!
- Fast: No waiting in line!
- Safe: The system is safe and secure!

### **How does it work?**

Simply log onto our web site at [www.summitfcu.org](http://www.summitfcu.org) and log into Summit Online Access at the top right hand corner of the page. Due to regulatory restrictions, members must agree to the online disclosures regarding electronic communication before account access is allowed through Summit Online Access. These disclosures will appear the first time you enter Summit Online Access.

### **Is it easy to use?**

Yes! There will be specific locators on the Summit Online Access opening page that will take a member to the function they want to perform. Simply point the mouse to the button of your choice, click, and go!

### **What happens if the account or password does not work?**

An error message will appear specifying what the problem is.

*If the message received is: "Your membership cannot be verified. Check your member number and try again or contact your financial institution for further assistance." This message indicates that the Summit member account number was entered incorrectly.*

*If the message received is: "Your password cannot be verified as entered. Please verify and try*

again!" This message indicates that the password is incorrect.

The system will allow five password attempts and will lock out the account on the sixth try. At this point, please contact The Summit with problems concerning an account number or password. Please call (585) 453-7060 or toll-free at 1-800-836-7328, ext. 7060 to have your account reset for online access. The password will be reset back to your original Quik Tran PIN.

#### **What if logging onto Summit Online Access is unsuccessful?**

If access to other sections of our web site is successful but not to Summit Online Access, there could be a problem with the browser or Internet provider supporting secured sites.

If the proper versions of Netscape or Microsoft Internet Explorer are not used, this may cause restricted or limited functions. The site is maximized for the following browser versions: Microsoft Internet Explorer 7, Mozilla Firefox 1.0 or higher, Netscape version 7.2, and Safari 1.2. If the correct browser is being used and problems are still being experienced, check with your Internet provider. Access may be restricted by your Internet provider or your employer's firewall.

#### **Who should be contacted if the service is unavailable?**

Sometimes Summit Online Access may not be available due to necessary technical updates or maintenance. Please feel free to contact the Information and Technology Department at (585) 453-7060 or 1-800-836-7328, extension 7060, for more information.

#### **What to do when the password is forgotten?**

The Summit's Quik Tran Personal Identification Number (PIN) is the initial password. The Information and Technology Department can provide a Quik Tran Pin when requested by calling (585) 453-7060 or 1-800-836-7328, ext. 7060 toll-free. If the account holder has created a new password, and the new password has been forgotten, the Information and Technology Department will need to be contacted to reset Summit Online Access for that account. The password will return to the original Quik Tran PIN once reset by the Information and Technology Department.

#### **What type of functions will be available within Summit Online Access?**

Summit Online Access offers account balances, activity, and history; account transfers between accounts; loan payments; online applications; check images; sign-up for online statements, paperless SummitUp newsletter, or Online Bill Payment Service; stock quotes; account export into a formatted file such as Quicken or MS Money; Personal Check Ordering; VISA® Credit Card account access; user options, and Help information. Enhancements are continually being made to offer 24-hour account access online.

#### **How do I access my VISA® credit card account?**

Once logged into Summit Online Access, click on the "VISA account access" button within the top navigation bar. There will be a one-time registration process where you will input your credit card account number and Social Security Number on our VISA vendor's secure site to activate your credit card information to be accessed from Summit Online Access. To experience Summit Online Access, try our demo by clicking on the link in the top right hand corner of our homepage.

#### **How do I sign up for online statements?**

Once logged into Summit Online Access, click on the "Account Access" button within the top navigation bar and then click on "E-Statements/E-Newsletter."

#### **How do I sign up for paperless newsletter?**

Once logged into Summit Online Access, click on the "Account Access" button within the top

navigation bar and then click on "E-Statements/E-Newsletter."

**How do I view and print my personal checks that have cleared my checking account?**

Once logged into Summit Online Access, click on the "Account Access" button within the top navigation bar. Then click on your checking account. Double click on the check number you wish to view. The front and back images of your check will appear for viewing or printing.

**How do I order my personal checks online?**

Once logged into Summit Online Access, click on the "Online Services" button within the top navigation bar. Then follow the simple step-by-step instructions that appear to order your checks.

**When will transactions be posted to the accounts in Summit Online Access?**

Member transactions are posted immediately. Each transaction made within Summit Online Access will be dated; time stamped, and assigned a reference number.

**What about security?**

Security refers to preventing unauthorized access to a computer system or network. Digital Insight uses several layers of technology to prevent unauthorized users from gaining access to our internal network. Digital Insight security professionals manage a sophisticated networking architecture that includes screening routers, filtering routers and firewalls.

Digital Insight uses software from Netscape Communications that incorporates full RSA data encryption to ensure the security and privacy of transactions. This encryption technology is so secure that it is classified by the U.S. Department of Defense and law forbids export of this technology to other countries. As a further security measure, Digital Insight utilizes their Internet server as a firewall, thereby preventing our members' data from being directly accessible over the Internet.

The Internet Account Access section is automatically secured/encrypted but the rest of the site can be accessed as secure or unsecured. To see at a glance if a session is secure; check the key icon at the lower left corner of Netscape's screen. If it is intact and a blue line appears at the top of the screen, then all messages are secure. If the icon appears as a picture of a broken key, then encryption is not in use and the current session is not secure. (Other browser's that support secured sites may use a different image such as a lock, but the principle is the same).

Our member's account security and privacy is a high priority at The Summit Federal Credit Union. We encourage following the guidelines below to maintain the highest possible protection.

1. Never reveal password.
2. Passwords can only be 4 numbers.
3. Members can change passwords any time.
4. Password should be changed frequently.
5. The "Sign Off" option should be used to exit, the browsers back button should not be used.
6. The amount of time members can be inactive before being automatically logged out is preset to 10 minutes. Members can change this under "User Options".
7. Members should balance their account at a minimum of once a month, so any discrepancies can be reported in a timely manner.

Learn more about security by clicking "Security Information" under Resources and Information on the Online Services page of our website.

**Can other accounts that I am a primary/joint owner of be viewed online from my primary account?**

Yes. To have this option available, a Quik Tran Authorization Form must be completed and signed by all applicable parties. For more information, please call our Member Service Center at (585) 453-7030 or 1-800-836-7328, extension 7030.

**If a Quik Tran PIN is changed, does this automatically change my Summit Online Access password?**

No. To change a Summit Online Access password, the User Options function is used. The Quik Tran PIN and the Summit Online Access password must be changed individually.

**Why can't funds be transferred from IRA accounts?**

Due to regulatory restrictions, members cannot transfer funds from an IRA account electronically.

**Can Summit Online Access privileges be revoked?**

Yes. Members that cause a loss to The Summit FCU will have reduced services, which will result in Summit Online Access privileges being revoked.

**Who can I contact for more information regarding Summit Online Access and other Online Services?**

Members are welcome to call The Summit's Member Service Center at (585) 453-7030 or 1-800-836-7328, extension 7030, for more information. Inquiries can also be emailed to [m-service@summitfcu.org](mailto:m-service@summitfcu.org).