

E-Financial Services

Each member who has requested e-financial direct services, such as online access with our credit union, has been provided an authorized access code and password. We use these combined security controls not only to protect our online access users, but also to limit the risk of unauthorized data access or security problems. Additionally, we use encryption (which turns data into a secret code) to protect transmissions of your personal information, such as information contained in an online loan application.

Email

Email messages that you send, and our responses, are generally not secure. We suggest that you **not** send us private information, such as your member number, social security number, or credit card number by e-mail.

How To Contact Us

If you would like additional information, or have questions regarding The Summit Federal Credit Union's Privacy Policy, please contact us.

Call our Member Service Center at
(585) 453-7000 or (800) 836-SFCU.

Contact us in person at one of our branches.
For a complete list of our branch locations
please visit summitfcu.org.

Write to us at: The Summit FCU
Canal Ponds Business Park
100 Marina Drive
Rochester, NY 14626



We're Here For You
summitfcu.org

Privacy Statement

The Summit Federal Credit Union is committed to protecting our members' nonpublic personal information. We are aware that you have entrusted us with your financial information and accounts, and we take this responsibility very seriously. We are also committed to providing you with competitive products and services to meet your needs and help you reach your financial goals. All financial companies need to share customers' personal information to run their everyday business - to process transactions, maintain customer accounts, and report to credit bureaus. We are required by law to give you this privacy statement to explain how we collect, share and safeguard your personal financial information.

Accuracy of Information

We do our best to ensure that our records of your information are complete and correct. If an error appears in your statement or in any other communication from us, please contact us at the number listed on your account materials as soon as possible.

Information We Collect and Disclose About You

We collect information about you to conduct business and to provide the services that you request. However, as described below, we maintain and enforce strict security procedures to protect your information.

We collect the following types of nonpublic personal information about you from various sources:

- Information we receive from you on applications or other forms.
- Information about your transactions with us, with CUNA Mutual Insurance Society, CUNA Mutual Insurance Agency, Inc., CUNA Mutual Life Insurance Co., CUNA Brokerage Services, Inc. or with others.
- Information we receive from a consumer reporting agency.
- Information obtained when verifying the data you provide on applications or other forms, including information from your current and past employers, other financial institutions and other sources you list on forms or applications.

We may disclose the information we collect as described above to our affiliates, if any, to companies that perform marketing services on our behalf, to other financial institutions with which we have a joint marketing agreement, and to other entities in response to your specific request or authorization. To protect your privacy, we require all of these companies to keep the information that we provide strictly confidential and to use the information only to perform the services that we or you have asked them to perform for you and /or for us.

We may disclose nonpublic personal information about you to nonaffiliated third parties as permitted or required by law. These third parties may include financial services providers, such as payment processing companies, and non-financial companies, such as check printing and data processing companies. These disclosures typically include disclosures of information following your instructions to process transactions on your behalf, to protect the security of our financial records, or to conduct the operations of our credit union.

We will not, however, share your account number or access codes with outside companies for the purpose of marketing.

If you terminate your membership with The Summit Federal Credit Union, we will continue to adhere to these privacy policies and procedures with regard to your nonpublic personal information.

How We Protect Your Information

We restrict access to your personal nonpublic information to only those employees who need that information in order to provide products and services to you. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with all federal regulations to protect your nonpublic personal information.

Our Website

When you visit summitfcu.org (our website), we want to assure you that we respect your privacy. The only nonpublic personal information we collect through our website is the information you choose to give us (such as providing feedback or completing a form and/or application). We do not release that information to companies (other than those that perform marketing services on our behalf) without notifying you on the form and getting your consent.

We may use “cookies” on some pages of our website for the purpose of serving you better when you return to our site. A cookie is a small element of data that a website can send to your browser, which may then be stored on your system. Cookies do not collect personal information about you. Data collected from cookies helps us determine how many people visit certain pages, ultimately enabling us to improve our site navigation, design and content.