

How do I create an Online Access Account?

- There are three options for setting up an Online Access Account
 1. Use your member number and temporary password given to you at the time your account was opened.
- Or,
 2. Visit a Member Service Specialist at your local branch.
- Or,
 3. Call the Member Service Center at (585) 453-7030 or (800) 836-7328 extension 7030.
- You must have your member number and temporary password given at the time the account was opened. If you do not have the temporary password, another one can be provided to you by a Member Service Specialist on the phone or in a branch.
- You will be asked to change your temporary Login ID and password, accept the disclosure and additionally add a phone number in order to receive the one-time passcode via text or voice. Select "Register this Computer" or an access code will be needed each time the computer is accessed.

Is there an application process?

No, there is not an application process. However, The Summit Federal Credit Union has the right to revoke the service at any time, including, but not limited to, Bankruptcy accounts, members that cause a loss to The Summit, members that Summit has suspended or limited their services.

What will Summit Online Access cost?

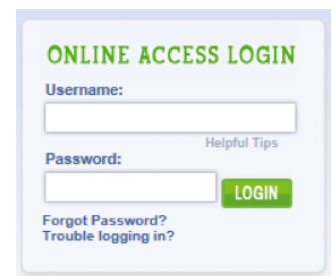
Summit Online Access is FREE to our members.

What are the benefits?

- Safe and secure
- Saves time
- Convenient 24-hour access
- Access to services that save money by eliminating postage and trips to a branch or ATM (Bill Payer, Popmoney and Mobile Check Deposit)

What do I do if my username or password does not work?

1. Is this your first time logging in?
 - Click "Trouble logging in?"
 - This will take you to a Summit webpage with the steps you need to take for the first time logging in.
2. Did you forget your Password?
 - Click "Forgot Password?"
 - This will take you to a screen where you will be asked to enter in your phone number on file that you already added to the account and your username.



ONLINE ACCESS LOGIN

Username:

Password: [Helpful Tips](#)

[Forgot Password?](#)
[Trouble logging in?](#)

3. Did you forget your Username?
 - Click "Forgot Password?"
 - This will take you to another screen where you will need to click on "I forgot my username" located in the bottom right corner of your screen.
 - This will then take you to another screen where you will be asked to enter in your email address that was already added to the account.
4. Have you logged into your account within the last 6 months?
 - Contact the Member Service Center at (585) 453-7030 or (800) 836-7328 extension 7030.

If you are still not able to access your account, please contact the Member Service Center at (585) 453-7030 or (800) 836-7328 extension 7030 or visit your local branch.

What could cause a login session with Summit Online Access to be unsuccessful?

If access to other sections of our website is successful but not to Summit Online Access, there could be another problem that is causing an error. Click "Helpful Tips," which will take you to a page that can provide assistance about the following:

- Having Trouble Logging In with Login Security
- Recommended Operating Systems for Internet Banking
- Determining Your Browser Version
- About Cookies
- About JavaScript
- About SSL
- About Display Size
- About Adobe Acrobat Reader
- Recommended Browsers for Internet Banking
 - o Internet Explorer Settings (11)
 - o Mozilla Firefox Settings
 - o Safari Settings
 - o Google Chrome Settings
- Unable to Log Into Internet Banking
 - o Login Security Information
- How to Allow Pop-ups for This Site
 - o Internet Explorer
 - o Firefox
 - o Safari
 - o Google Chrome
 - o Third-party pop-up blockers
- TROUBLESHOOTING
 - o Compatibility Test
 - o Error Messages

Please note:

Sometimes there is Scheduled Routine Maintenance or Unscheduled Technical Difficulties that may cause an error logging into your account. For notice of technical difficulties and for Scheduled Routine Maintenance, please click "Trouble logging in?" If there is an uncheduled outage, the information will be provided on this page as well as information about any Scheduled Routine Maintenance.

Who should I contact if the service is unavailable?

Please contact the Member Service Center at (585) 453-7030 or (800) 836-7328 extension 7030.

What type of services and functions are available within Summit Online Access?

- Online Chat – Talk with a Member Service Specialist during business hours
- Account balances, activity, and history
- Check images
- Transfers between your Share Accounts
- Loan payments
- Online Loan and Share Account applications
- Sign-up for E-Statements
- Online Bill Payment Service
- Personal Check Ordering
- VISA® Access – To see detailed information on your VISA® Credit Card account
- Popmoney – Pay or transfer money to people at other Financial Institutions
- Mobile Banking and Alerts
- Access to Mobile Check Deposit with Mobile or Tablet apps – Deposit checks anywhere you are
- Purchase Rewards – use your VISA® Debit/Check Card to earn rewards on special purchases
- Update contact information, login credentials, security options, rename and hide accounts and to set up alerts and notifications. This can be done through “My Settings” in the top right hand corner of your screen.

How do I access my VISA® credit card account?

Once logged into Summit Online Access, click on the “VISA Access” button within the top navigation bar.



My Accounts Bill Pay Move Money Additional Services Applications & Forms Live Chat **Visa Access**

To obtain your Summit VISA credit card information on our VISA vendor’s secure website there will be a one-time registration process where you will input your credit card number and the last four digits of your Social Security Number. You will be able to see transaction history, sign up to receive your billing statement electronically and much more!

How do I sign up for online statements?

Log into your account, click on the “E-Statements E-Newsletter” button within the top navigation bar.



My Accounts Bill Pay Move Money **E-Statements E-Newsletter** Additional Services Live Chat Visa Access

You will be asked to accept an “Election to Receive Statements of Account and Disclosures Electronically”. This will also sign you up to receive all information electronically including, but not limited to: SummitUp Newsletter, Policy Changes, Fee Changes, and more.

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

Log into your account, click on your checking account under “My Accounts”. Double click on the check number you wish to view. The front and back images of your check will appear for viewing or printing.

Where do I go to order personal checks online?

ONLINE ACCESS FAQS CONTINUED

Log into your account, click on the "Additional Services" button then click on "Check Reorder." Then follow the simple step-by-step instructions that appear to order your checks.



If I make a transaction, when will it be posted to my account 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.

When will ACH transactions and VISA® Debit/Check card transactions post to my account in Summit Online Access?

VISA® Debit/Check card transactions can take at least 24-48 business hours to post to your account. Please note: Restaurant and gas purchases might hold a different amount than the final purchase depending on their policy.

What about security?

Security refers to preventing unauthorized access to a computer system or network. Our third party vendor uses several layers of technology to prevent unauthorized users from gaining access to our internal network. Our third party vendor's security professionals manage a sophisticated networking architecture that includes screening routers, filtering routers and firewalls. Our third party vendor uses software that incorporates Fraud Shutdown. This encryption technology is so secure that it is classified.

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 or right hand corner of your Internet Browsers 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 in order to maintain the highest possible protection.

1. Monitor accounts frequently (daily as a best practice). Immediately review Wire, ACH or other transaction confirmations.
2. Never share user IDs, passwords, PINs, dynamic tokens, etc. with anyone. Do not leave them in an area that is not locked or secured.
3. Do not use the same login or password on any other website or software.
4. Obtain and install endpoint protection (antivirus, anti-malware, anti-spyware and firewall software) and make sure it is active and automatically updated by the vendor, or take necessary steps to keep it updated.
5. Password protect mobile devices utilizing Mobile Banking Apps and Mobile Web Banking.
6. Maintain good cyber-security practices, clearing the Internet browser's cache before and after visiting the financial institution's website, to avoid having malware installed on a computer. (e.g., if a media player needs to be updated, go to the official media player website to install the update.)
7. Clicking on a fake update installation link could just mask a hacker downloading malware onto the computer.
8. Verify use of a secure session. ("https://" and not "http://"). Ensure no error messages are displayed and the address bar turns green.
9. Avoid saving passwords to a computer.
10. Never leave a computer unattended when using any Online Banking service, and always lock your computer

when away.

11. Never access the financial institution's website for Online Banking (or any privileged or sensitive computer system) from a public computer at a hotel/motel, library, coffeehouse or other public kiosk.

To learn more about the security procedures, please contact the Member Service Center at (585) 453-7030 or (800) 836-7328 extension 7030.

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

Yes. To have this option available, an Online Access 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 (800) 836-7328 extension 7030.

Why can't I transfer funds from IRA accounts?

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

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

Please call the Member Service Center at (585) 453-7030 or (800) 836-7328 extension 7030 for more information. Inquiries can also be emailed to m-service@summitfcu.org.