

The Summit Federal Credit Union Loan Rates

Type of loan	# of Months	Fixed APR Ranges With Automatic Repayment	Fixed APR Ranges With Billing (Effective 07/15/08)	Variable APR Ranges (Effective 07/15/08)
New Auto	up to 36	4.85 - 14.85	5.10 - 15.10	4.60 - 14.60
New Auto	37 to 48	5.15 - 15.15	5.40 - 15.40	4.90 - 14.90
New Auto	49 to 60	5.25 - 15.25	5.50 - 15.50	5.00 - 15.00
New Auto	61 to 72	6.25 - 16.25	6.50 - 16.50	6.00 - 16.00
New Car	84*	7.75 - 17.75	8.00 18.00	7.50 17.50
	<u>Model Year</u>	<u>Maximum term</u>		
Used Auto	2000 & newer	36	5.35 - 15.35	5.60 - 15.60
Used Auto	2002 & newer	48	5.35 - 15.35	5.60 - 15.60
Used Auto	2004 & newer	60	5.40 - 15.40	5.65 - 15.65
Used Auto	2006 & newer	72	6.35 - 16.35	6.60 - 16.60
Used Auto	2007 Only	84*	7.85 17.85	8.10 18.00
Older Model Year Auto (prior to 2000)	25 to 36	6.35 - 16.35	6.60 - 16.60	6.10 - 16.10
Older Model Year Auto (prior to 2000)	37 to 48	6.35 - 16.35	6.60 - 16.60	6.10 - 16.10
Older Model Year Auto (prior to 2000)	49 to 60	6.40 - 16.40	6.65 - 16.65	6.15 - 16.15
New Recreational Vehicles	up to 48	5.45 - 15.45	5.70 - 15.70	5.20 - 15.20
New Recreational Vehicles	49 to 60	5.45 - 15.45	5.70 - 15.70	5.20 - 15.20
New Recreational Vehicles	61 to 144	5.95 - 15.95	6.20 - 16.20	5.70 - 15.70
Used Recreational Vehicles	up to 48	5.70 - 15.70	5.95 - 15.95	5.45 - 15.45
Used Recreational Vehicles	49 to 60	5.75 - 15.75	6.00 - 16.00	5.50 - 15.50
Used Recreational Vehicles	61 to 144	6.25 - 16.25	6.50 - 16.50	6.00 - 16.00
Home Improvement	up to 60	6.45 - 16.45	6.70 - 16.70	-
Home Improvement	61 to 120	6.95 - 16.95	7.20 - 17.20	-
College Wise	up to 96	NA	NA	9.50 - 18.00
Share Secured	up to 144	NA	NA	5.90
Money Market Secured	up to 144	NA	NA	6.36
Money Max Secured	up to 144	NA	NA	8.28
Certificate Secured	maturity date	NA	3.5% above certificate rate	NA
Consolidation	up to 36	10.45 - 18.00	10.70 - 18.00	10.20 - 18.00
Personal	up to 12	8.95 - 18.00	9.20 - 18.00	8.70 - 18.00
Personal	13 to 24	9.10 - 18.00	9.35 - 18.00	8.85 - 18.00
Personal	25 to 36	9.20 - 18.00	9.45 - 18.00	8.95 - 18.00
Personal	37 to 48	9.20 - 18.00	9.45 - 18.00	8.95 - 18.00
Personal	49 to 60	9.20 - 18.00	9.45 - 18.00	8.95 - 18.00
Overdraft/Line of Credit	NA	NA	16.95	NA
			<u>Introductory Rate</u>	
Visa Classic	NA	NA	13.95	NA
Visa Classic Increase	NA	NA	13.95	NA
Visa Gold	NA	NA	4.95 9.25	NA
Visa Gold Increase	NA	NA	9.25	NA
Visa Platinum	NA	NA	4.95 10.95	NA
Visa Platinum Increase	NA	NA	10.95	NA

Your exact loan rate will be determined once your loan has been approved, based on your past credit performance. The above rates are subject to change without notice. The APR for variable rate loans is based on the prime rate as published in The Wall Street Journal on the last Tuesday of the previous calendar quarter. This information does not apply to mortgages, share, money market and certificate secured loans. When refinancing a Summit loan, \$1,000 new cash is required to receive a lower rate.

*84 Month Term for A Paper Only. Minimum Dollar Amount is \$20,000

07/15/08 through 07/31/08

DIRECT DIALING NUMBERS

Loan Department	(585)453-7040
Loan Rate Hotline	(585)227-LOAN
Corporate Office Toll-Free	(800)836-SFCU
Member Service Center	(585)453-7030
Quik Tran	(585)453-TRAN
Quik Tran Toll-Free	(800)321-TRAN
Mortgage Office	(585)453-7010
Mortgage Rate Hotline	(585)453-7017

FAX NUMBERS

Corporate Office	(585)453-7253
Greece Branch	(585)453-7247
Irondequoit Branch	(585)467-0096
Penfield Branch	(585)388-3740
Seneca Falls Branch	(315)568-1563
Henrietta Branch	(585)427-7969
Clarence Branch	(716)688-1805
Hilton Branch	(585)392-1338
Brighton Branch	(585)241-8961
Delaware-Hertel Branch	(716)447-0158
Mortgage Office	(585)453-7216

BRANCHES

Greece Branch/Corporate Office
Canal Ponds Business Park
100 Marina Drive
Rochester, NY 14626

Irondequoit Branch
2111 Hudson Avenue
Rochester, NY 14617

Penfield Branch
2146 Penfield Road
Penfield, NY 14526

Seneca Falls Branch
123 Fall Street
Seneca Falls, NY 13148

Henrietta Branch
3333 W. Henrietta Road
Rochester, NY 14623

Clarence Branch
5641 Transit Road
East Amherst, NY 14051

Hilton Branch
41 Hovey Square
Hilton, NY 14468

Brighton Branch
1900 Clinton Avenue South
Rochester, NY 14618

Delaware-Hertel Branch
2290 Delaware Ave., Suite 100
Buffalo, NY 14216