

LOAN RATES

Rates effective June 16, 2025 through June 30, 2025 Revision Date: 06/16/25

Type of loan	# of Months	Fixed APR Ranges with Automatic Repayment	Fixed APR Ranges with Billing	
New Auto	up to 36	4.95 - 11.20	5.20 - 11.45	
New Auto	37 to 48	5.45 - 11.70	5.70 - 11.95	
New Auto	49 to 60	5.75 - 12.00	6.00 - 12.25	
New Auto	61 to 72	6.15 - 12.40	6.40 - 12.65	
New Auto	84*	6.70 - 12.95	6.95 - 13.20	
*A Paper Only. Minimum Dollar Amount is \$20,000				
	Model Year	Maximum term		
Used Auto	2017 & Newer	36	4.95 - 11.20	5.20 - 11.45
Used Auto	2019 & Newer	48	5.45 - 11.70	5.70 - 11.95
Used Auto	2020 & Newer	60	5.75 - 12.00	6.00 - 12.25
Used Auto	2021 & Newer	72	6.25 - 12.50	6.50 - 12.75
Used Auto	2023 & Newer	84*	6.95 - 13.20	7.20 - 13.45
*A Paper Only. Minimum Dollar Amount is \$20,000				
Older Model Year Auto (2016 and Older)	25 to 36	5.95 - 12.20	6.20 - 12.45	
Older Model Year Auto (2016 and Older)	37 to 48	6.45 - 12.70	6.70 - 12.95	
Older Model Year Auto (2016 and Older)	49 to 60	6.75 - 13.00	7.00 - 13.25	
New Recreational Vehicles	up to 48	6.20 - 12.45	6.45 - 12.70	
New Recreational Vehicles	49 to 60	6.45 - 12.70	6.70 - 12.95	
New Recreational Vehicles	61 to 144	7.15 - 13.40	7.40 - 13.65	
Used Recreational Vehicles	up to 48	6.35 - 12.60	6.60 - 12.85	
Used Recreational Vehicles	49 to 60	6.65 - 12.90	6.90 - 13.15	
Used Recreational Vehicles	61 to 144	7.25 - 13.50	7.50 - 13.75	
Home Improvement	up to 60	7.95 - 14.20	8.20 - 14.45	
Home Improvement	61 to 144	8.75 - 15.00	9.00 - 15.25	
Memorial	60	7.95 - 14.20	8.20 - 14.45	
Consolidation	up to 36	9.25 - 15.50	9.50 - 15.75	
Personal	13 to 24	7.95 - 14.20	8.20 - 14.45	
Personal	25 to 36	8.45 - 14.70	8.70 - 14.95	
Personal	37 to 48	8.75 - 15.00	9.00 - 15.25	
Personal	49 to 60	8.95 - 15.20	9.20 - 15.45	
Overdraft/Line of Credit	NA	NA	16.95	
Type of loan	# of Months	Fixed APR Ranges with Automatic Repayment	Fixed APR Ranges with Billing	Variable APR Ranges
College Wise	up to 96	NA	NA	10.75 - 17.00
Visa Gold				10.75 - 18.00
Visa Platinum				12.25 - 18.00
Visa Signature				12.25 - 18.00
Shared Secured Visa Credit Card			14.45%	
Share Secured	up to 144	NA	NA	3.50% margin
Money Market Secured	up to 144	NA	NA	3.50% margin
Money Max Secured	up to 144	NA	NA	3.50% margin
Certificate Secured	maturity date	NA	3.50% above certificate rate	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.				
Prime Lending Rate 7.50%				
As of 12/20/2024				
Rates and information for undergraduate, graduate student loans, and refinancing are available on our website at summitfcu.org/studentloans .				

PLEASE SEE THE FOLLOWING PAGE FOR BRANCH LOCATIONS AND TELEPHONE NUMBERS.

PHONE NUMBERS

Member Service Center	(585)453-7030
Loan Rate Hotline	(585)227-LOAN
Corporate Office Toll-Free	(800)836-SFCU
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
Mortgage Office	(585)453-7216

Clarence Branch	(716)688-1805
Delaware/ Hertel Branch	(716)447-0158

Brighton Branch	(585)241-8961
Greece Branch	(585)453-7247
Henrietta Branch	(585)359-7596
Hilton Branch	(585)392-1338
Irondequoit Branch	(585)467-0096
Main/Winton Branch	(585)224-2530
Penfield Branch	(585)388-3740
Perinton Branch	(585)223-0828

Cortland Branch	(607)753-7323
Erie Blvd. Branch	(315)478-2721
Seneca Falls Branch	(315)568-1563
Taft Road Branch	(315)378-4872

BRANCH LOCATIONS

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

Buffalo Branches
Clarence Branch
5641 Transit Road
East Amherst, NY 14051

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

Rochester Branches
Brighton Branch
1660 Monroe Avenue
Rochester, NY 14618

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

Henrietta Branch
2087 East Henrietta Road
Rochester, NY 14623

Hilton Branch
41 Hovey Square
Hilton, NY 14468

Irondequoit Branch
2121 Hudson Avenue
Rochester, NY 14617

Main/Winton Branch
2315 East Main Street
Rochester, NY 14609

Rochester Branches (continued)

Penfield Branch
2146 Penfield Road
Penfield, NY 14526

Perinton Branch
665 Moseley Road
Fairport, NY 14450

Syracuse/ Cortland/ Seneca Falls Branches

Cortland Branch
Suite A
877 Route 13
Cortland, NY 13045

Erie Blvd Branch
1400 Erie Blvd East
Syracuse, NY 13210

Seneca Falls Branch
123 Fall Street
Seneca Falls, NY 13148

Taft Road Branch
5201 West Taft Road
Syracuse, NY 13212