

SURCHARGE FREE VS. FOREIGN ATM TRANSACTIONS



HOW TO TELL THE DIFFERENCE:

Surcharge Free means that you will not be charged a fee by the owner of any ATM in the Surcharge Free Network. As a Summit member, you have access to thousands of locations. For a complete list of Surcharge Free ATMs locally, throughout New York State or across the country, use our convenient ATM & Branch Locator tool on our homepage.

A Foreign ATM Transaction is a transaction made at an ATM that is not owned by The Summit Federal Credit Union or a non-Sharenet ATM. Each month, you're able to use a non-Summit owned or non-Sharenet ATM at no charge from The Summit as many times as your Member Benefit Level allows. Once you've exceeded your Member Benefit Level, the fee for Foreign ATM transactions is \$2.00 each.

	Pinnacle	Affinity	Signature	Partnership
Non-Summit owned or non-Sharenet ATM FREE transactions ¹ per month <i>(based on Member Benefit Level)</i>	20	10	5	2

If you're not sure about your current Member Benefit Level, just check out your monthly statement. Our statements clearly display your Benefit Level on a monthly basis. For more information on what benefits you'll receive at each level, visit the Member Benefits Program page of our website.

Use this chart to determine which ATM networks are surcharge-free and what counts as a "foreign" transaction:

ATM Network	Will members incur a surcharge?	Do these count as "foreign" transactions (non-Summit owned or non-Sharenet machines)?
Summit FCU Machine	No	No
Sharenet	No	No
Allpoint	No	Yes
Co-Op	No	Yes
SUM	No	Yes
Other ATMs <i>such as HSBC</i>	Varies. We have reciprocal agreements with some financial institutions. Please see our ATM & Branch Locator Tool for locations by zip code.	Yes

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1) ATM transactions consist of withdrawals and/or balance inquiries.



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Tips to avoid ATM surcharges:

- Use Summit-owned or Sharenet ATM machines.
- Conduct your transactions at a surcharge free location.
- Get cash back when using your Summit Visa® debit card at a supermarket or store.

Tips to avoid Foreign ATM transaction fees:

- Use Summit-owned or Sharenet ATM machines.
- Become a Pinnacle Level member and enjoy the benefit of 20 free foreign transactions per month.
- Analyze your usage patterns. Try to reduce multiple ATM trips per week into one.
- Get cash back when using your Summit Visa® debit card at a supermarket or store.

