

THE 70 YEAR HISTORY OF
THE SUMMIT FEDERAL CREDIT UNION
1941-2011





Downtown Rochester's Four Corners as it looked in 1932.

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DEDICATION

This historical perspective is dedicated to the original founders of the credit union who were employees of the Rochester Telephone Corporation...Herbert Davis, Harold Madigan, F. C. Goodwin, Jr., the original Board of Directors and countless others who played a significant role formulating the credit union. This special group had the vision and the energy to create a financial cooperative aimed at helping members save and borrow for their future at attractive rates and favorable terms.

Our 70 year legacy is a long and storied one touching thousands of families, friends and neighbors along the way. The credit union remains strong and continues to thrive today operating by the same principles that were first established by our founders in 1941... to help members improve their lives.

A view of the original Triangle Building circa 1900 at the corner of Main Street and East Avenue. This building housed the Rochester Telephone Federal Credit Union beginning in 1943.



SPECIAL THANKS

The contributions of Paul Infantino, John Bryson and our long list of Directors and Volunteers cannot and will not be forgotten. They all had key roles in running the credit union and keeping it on the cutting edge of member convenience and outstanding service.

PAUL INFANTINO



Paul Infantino has had a long and proud legacy of service to our credit union and has been a strong advocate for credit unions in Western New York and across the nation on behalf of The Summit. He has embodied the credit union credo “People Helping People” as an employee, a Volunteer Director and a tireless advocate for our tax-exempt status as a credit union. He was a true champion for the credit union movement and unselfishly gave his time and talent to the The Summit and to the credit union community at large.

At various times during his 30 year tenure, he performed a variety of duties including Loan Officer, Collections Officer and General Manager of the Credit Union. As a volunteer, he was a member of the Credit and Education Committees, Chairman of the Marketing Committee and treasurer of the Board. Mr. Infantino was ahead of his time when it came to technology for credit unions and was one of the first in the country to recognize the need to bring computerization to the organization to improve accuracy and efficiency. He purchased the first computer system for the credit union which housed member account information and calculated interest on deposits and loans.

Perhaps the crowning achievement of Mr. Infantino’s illustrious credit union career was his fierce belief in the tax-exempt status afforded to credit unions as not-for-profit member-owned cooperatives. Paul was a key figure in getting federal credit unions exempted from New York State sales tax which then applied to other federal credit unions across the State. Many credit unions first became aware of this specific tax exemption as a direct result of Mr. Infantino’s efforts.

Mr. Infantino was inducted into the Credit Union Association of New York’s Hall of Fame in 2010 recognizing his long service to credit unions and the overall credit union movement.

JOHN BRYSON



John Bryson was one of the great visionaries ever to be a part of the national credit union movement. John saw innovative technologies for our membership before they were widely used or in many cases were even in existence. His vision helped the Rochester Telephone FCU and The Summit FCU grow from a single sponsor \$7 million credit union to a multi-group credit union with over \$150 million in assets at his retirement. Under his leadership, the credit union implemented services and technologies at a very early stage—usually on the cutting edge of the industry and added new companies to our membership even before our governing body (NCUA) undertook this now standard practice.

When John was in his late 30’s he was Treasurer of the Communications Workers of America Union, Local 1170, and took an interest in the credit union. The Board of Directors named him Assistant Manager and promoted him to General Manager not long after that. At that time, the credit union served the employees of

Rochester Telephone Corporation, an independent utility which provided phone service in the Rochester area. As John considered the technological revolution that was taking place, he recognized that the credit union’s future was dim if it continued to only serve one company. John stretched the idea of a common bond, that is from people working solely at Rochester Telephone, to people working in any independent phone company. He traveled across New York state to solicit other small independent telephone companies to join the credit union, and the CU began to grow. Drawing on this experience, and benefitting from a change in regulations, John aggressively solicited and then added many major employers in the Rochester area to The Summit’s Field of Membership if they didn’t already have a credit union.

Long before the credit union industry added shared branching, he helped form a national trade association, the International Telephone Credit Union Association (ITCUA) and set up a method for remote funds transfers, where members of telephone CUs could get money from their accounts at each other’s CUs across the country. While Mr. Bryson was CEO, we added a new full functioning in-house computer system, ATM services, Audio Response, shared branches with Lincoln First Bank, changed the name of the CU and added VISA cards.

John was also a founding member of the New York State Telephone Credit Union Association (NYSTCUA). He served on our first data processor’s (ECOM) advisory board from the time we bought the system. He served on many industry committees, and helped to share his vision and accomplishments with others on an ongoing basis. John paid extremely close attention to industry trends. He believed that the first credit union to add a service would be the one that would be most attractive to potential members and he lived every day with that in mind.

The Summit is the growing and thriving organization that it is today because of John Bryson’s vision, empowerment of his executives, and expansive practices. John was a great man, and a great leader and part of a generation of credit union professionals who are directly responsible for transforming the CU industry from smaller organizations into professional full-service financial institutions. Mr. Bryson was inducted into the Credit Union Association of New York’s Hall of Fame in 2011 for his lifetime of achievements and the indelible mark he left on the credit union industry.



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At left: A bird’s-eye view of East Main Street facing east near the Clinton Avenue intersection in downtown Rochester circa 1948.



FORWARD

In an attempt to preserve the rich history of The Summit Federal Credit Union, we have compiled this book chronicling 70 years of the organization's heritage, from inception as the Rochester Telephone Federal Credit Union in 1941, to The Summit Federal Credit Union through the end of 2011. This retrospective includes many stories and footnotes, plus hundreds of photos with captions that pictorially chronicle the events and milestones that shaped the history of your credit union.

This look back at the first 70 years of our dynamic and ever-changing financial cooperative will touch on the many milestones achieved over the years. We will highlight accomplishments of staff, volunteers and Board members whose vision and talents had a significant impact on the direction of the organization over the years.

We'll spotlight numerous financial achievements, plus focus on a variety of new product and service introductions benefitting members along the way. Mergers with other credit unions have also played a key role in our growth over the years, especially during the 1990's and the 2000's, so we'll highlight which credit unions joined The Summit while sharing a bit of their own history and heritage.

This historical perspective will take readers decade by decade from the early days of the credit union movement in the 1930's through the establishment of a charitable fund in the Engineering Department at Rochester Telephone Corporation that evolved into the beginning of our credit union as the Rochester Telephone Federal Credit Union in the 1940's, through the formative years and its humble beginnings in the 1940's. We will chronicle the new product and service additions and growth of assets in the 1950's, plus outline the increasing employee counts to meet the ever growing member base and highlight relationship-building events through the 1960's.

We'll continue our look inside the credit union through the changes that took place in the 70's, and move on to the vision behind the expansion of the credit union's infrastructure and technology which led to us being the credit union that we are today.

In the 1980's, the credit union adopted our current name, The Summit Federal Credit Union. During that time period we were granted numerous and important expansions of our charter which helped to diversify our concentration of members to new and different industries. This resulted in a wider variety of new employer groups joining the credit union which gave us exposure to more potential members than ever before. In addition, we expanded our branch network with some new locations, plus we introduced Share Drafts, Share Certificates and variable rate IRA's in order to satisfy various member requests and needs. Members were also introduced to remote services like Quik Tran Teller By Phone, shared branching with Chase/Lincoln First Bank, plus the use of card services. As we listened to members and implemented their requests, we became a full-service financial institution offering a wide array of products and services to meet their everyday needs.

In the 1990's, there seemed to be a change in the American ideal of paying back debt and avoiding bankruptcy. As a result of that shift, millions of borrowers chose to default on unsecured loans to their financial institutions. At The Summit, unsecured loans had been the lifeblood of the credit union for years, and the increased number of bankruptcy filings affected us tremendously. As a result, our Board and Management diligently worked together to create and implement a very aggressive short-range plan to strengthen our loan portfolio, coupled with a visionary long-range Strategic Plan. This formal plan featured a new forward thinking way of looking at things, plus included well-defined goals and

objectives. The plan required the credit union's leadership team to think about the long-term future of the organization while simultaneously planning infrastructure improvements. These long range efforts led the credit union into an unprecedented era of growth and financial strength. For the first time, this decade also saw the all-important debut of The Summit's first website including online account access for members which forever changed the way they transacted business. The members adapted to new technology quickly. The dawn of the internet age and the creation of our website were key milestones in our continued evolution to a full-service financial institution. In addition, the credit union formed its first Credit Union Service Organization (CUSO), a wholly owned subsidiary, offering investment services for members plus internal audit services for other credit unions.

In the late 1990's and the 2000's, the credit union industry faced a variety of internal and external challenges. The Summit was strategically and actively involved in the passage of legislation, HR1151—the Credit Union Membership Access Act, that confirmed the right of credit unions to accept diverse member companies into their charters. Increased regulation and a difficult real estate market in many parts of the country caused some credit unions to be at critical crossroads. These compliance, regulatory and financial issues coupled with intense competition from banks ultimately caused a consolidation within the credit union industry. This resulted in the merger of many smaller credit unions into other credit unions including The Summit. When making that difficult and emotional decision, several credit unions decided that mergers made sense for their members. They recognized our solid reputation and long track record of outstanding member service. These credit unions saw us as a larger credit union that still adheres to traditional credit union values. The fact that we operated our credit union using a very successful business model...balancing the

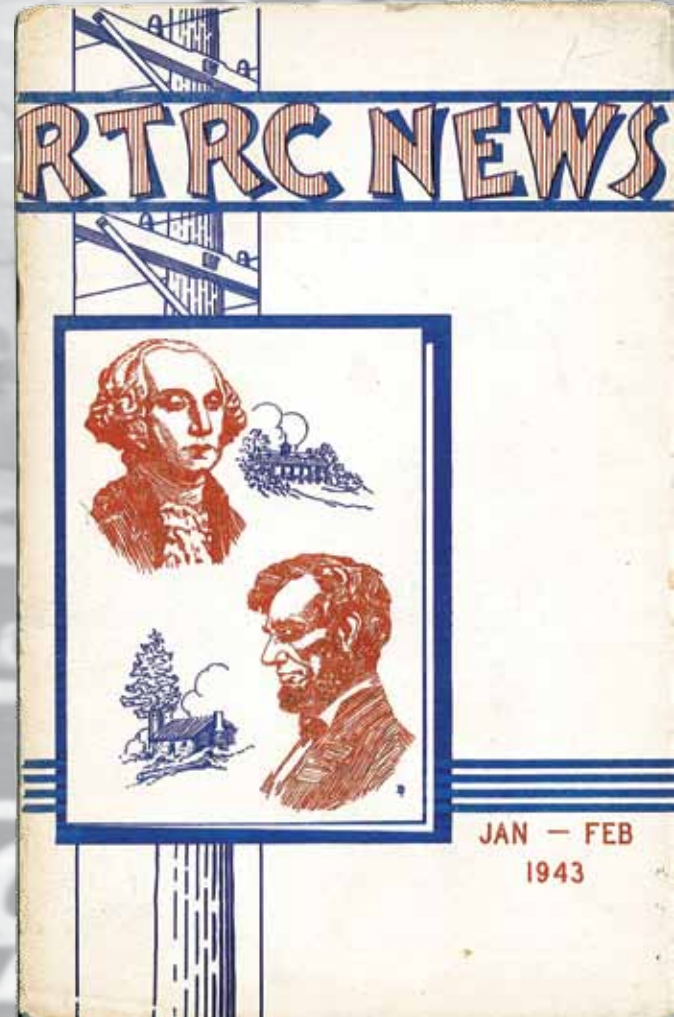
needs of members while maintaining high levels of employee satisfaction and financial stability, was attractive to them. Based on their trust in our ability to handle their members and their employees with the greatest of care and empathy, we welcomed a series of mergers with other credit unions in the Seneca Falls, Rochester, Buffalo and Syracuse/Cortland areas. These mergers resulted in the expansion of some of our existing geographic markets, and the addition of some new markets for us in Western and Central New York. It also paved the way for the addition of multiple new branches to The Summit's footprint. This was a necessary step designed to provide more convenience for The Summit's growing membership and allowed us to expand member account relationships.

Over the years, we have evolved from a single sponsor credit union exclusively serving Rochester Telephone employees in the 1940's and 1950's, to a multi-million dollar credit union today serving tens of thousands of members across Western and Central New York. However, one thing will never change...we will always stay true to traditional credit union values offering affordable financial products and services with the ultimate goal of improving our member's lives. We will never lose sight of the fact that we are owned by the membership, and that they are the reason we exist today and into the future.

I hope you enjoy this historical look back at the Credit Union's long legacy of service to members.

Michael S. Vadala,
President & CEO
The Summit Federal Credit Union





It Will Pay You To Use Your
CREDIT UNION
Where Savings Are Safe
And Loans Are Reasonable
Call Mrs. Roberts, Station 22, for Details

CREDIT UNION MEETING

The Annual meeting of the Rochester Telephone Federal Credit Union will be held on Wednesday, January 26th, in the Little Theater Auditorium of the Museum of Arts and Sciences, East Avenue, corner of Goodman Street South. The meeting will start at eight o'clock for we have to be out by eleven o'clock.

It is the duty of each member of the Credit Union to attend, because the Annual Election of Directors will be held as well as the annual reports given, and to discover for themselves the unusual progress made by our Credit Union as compared to the records of other financial institutions throughout the country. The dividend to be paid to share holders will be voted upon, and other business will be taken care of.

The entertainment for the evening will be "Old Time Motion Pictures". The Keystone Cops and Charley Chaplin accompanied on the piano in the approved fashion of the period by Mrs. Grace Drew who accompanied the early motion pictures in the Bi Jo Drem when that theater held forth on Main Street near Clinton Avenue.

The Credit Union has 740 members who now hold shares of about \$56,000. Loans outstanding as of January 1st were about \$21,200. War Bond Sales handled during the past month nearly \$19,000. The Credit Union owns \$20,649.80 Government Bonds and \$10,000 in Federal Savings and Loan Association shares.

WHAT IS THE ROCHESTER TELEPHONE FEDERAL CREDIT UNION?

In the days of old (before 1941), when an employee of the Telephone Company needed money, he often approached his fellow employee, and many a dollar was borrowed thusly to help tide him over a financial crisis. However, with traditional independence, the Telephone employee sought a self-sufficient means to meet this purpose, and accordingly, in 1941, your Credit Union was founded.

The employees now felt that they had formed an organization which they could call their own! Here, they could regularly save sums from their salaries, and when the necessity arose, they could borrow for their needs at a reasonable rate.

It is a truly cooperative association, where each member possesses one vote, regardless of the amount in his savings account. Here, its management is truly democratic - - People, not dollars, vote.

DOES THE TELEPHONE COMPANY OWN ANY PART OF THE CREDIT UNION?

No. Although one must be employed by the Telephone Company to become a member, the Company has no direct or indirect ownership in the Credit Union. It is owned and managed solely by its members. However, it has the full cooperation of the Company, as evidenced by the payroll deduction plan.

HOW IS THE CREDIT UNION OPERATED BY THE MEMBERS?

At its Annual Meetings, the members elect the management of the Credit Union. Each member may cast only one vote and must be present to exercise this privilege. The membership elects a Board of Directors and a Credit Committee. The Board of Directors consists of nine members and is responsible for the policy making and direct management of the Credit Union. The Credit Committee is comprised of five members and approves all loans granted.

| CREDIT UNION | |
|--|-------------|
| The Treasurer's Report as of February 28, 1942, is as follows: | |
| Members | 420 |
| Loans Outstanding | \$8,462.29 |
| Total Assets | \$10,973.25 |

President—Herbert Davis
Vice President—Arthur Hefner
Treasurer—Elwood White
Asst. Treasurer—Harry Carlson
Elmira LaBerge—Clerk

Following the business session, old time motion pictures were shown to the delight of all.



The audience enjoys the movies, Jimmy Donlon and family in foreground.

DIVIDEND

January 27, 1944

A Letter to the Shareholders of the Credit Union:

A dividend of 2% was declared by the members at the Annual Meeting on January 26, 1944, on all shares outstanding throughout the year 1943.

The amount of the dividend will be credited to the shares account of each member, as was done in 1943. Members with account numbers from 1 through 452 should return their pass-books to the Credit Union Office for posting. Members with account numbers from 453 and upwards will receive quarterly statements after March 31 with the amount of the dividend recorded.

Sincerely yours,
Herbert M. Davis, President



Credit Union
Carl Smith of Glenwood signs up Miss Rita Ellsworth as his fiftieth member for the Credit Union.



Our light installation trucks ("Whitey" Lightfoot in foreground)

Carl is the champion go-getter for our Credit Union. He became a member of the Educational Committee in April, 1942, and in eight months has secured the applications of fifty new members! At the same time he has done outstanding work in his Credit Union Notes and his pictures and other articles for the RTRC NEWS.

CREDIT UNION

Our Credit Union has just recently passed its second birthday. Let us touch briefly its high points. Employees of the Rochester Telephone Corporation now hold over \$48,000 in shares in our Credit Union. The loan balance outstanding at the present time is over \$15,000. In order to put the unused balance to work the officers have authorized the purchase of over \$20,000 in War Bonds, \$7,500 during the Third Bond Drive.

The Credit Union is the issuing agency for War Bond purchases for employees. From December 7, 1941, up to September 1, 1943 the Credit Union has handled for employees, War Bonds to the sum of \$191,453.75. During the Third War Loan Drive the sum of Bonds sold to employees was over \$95,000.

Two years ago when the Credit Union was organized, the story was going around "that a few who had a surplus, organized the Credit Union to make money out of the employees." The truth is, a few who had faith in an idea, loaned small amounts at no interest to start the Credit Union. We should honor these men who risked their money that we should be benefited by our Credit Union.

An employee can accumulate \$400 as he chooses. In one lump sum or by payroll deduction, but after the \$400 is reached he can only accumulate more by payroll deduction of not more than \$5 a week. When the total reaches \$800, all accumulation must stop unless some is withdrawn. The Credit Union wants to be a service organization to you, not a deposit vault of funds for a few.

CREDIT UNION ANNUAL MEETING



From left to right: Miss LaBerge, H. Madigan, H. E. White, T. Crist, A. Hefner and H. Davis.

The Credit Union Annual Meeting held January 26th in the Little Theater Auditorium of the Museum of Arts and Sciences, was attended by fifty members and ten non-members.

The business of the evening included voting on the dividend, as explained in the letter, below, and election of Directors and committee members as follows:

BOARD OF DIRECTORS

*Edith Bishop
*Thomas Crist
Herbert Davis
*Hiram Glatt
Arthur Hefner
*William Kern
Elmira LaBerge
*Harold Madigan
*H. Elwood White

SUPERVISORY COMMITTEE
*Thomas Patterson
*Thomas Watson
Justin Williams

CREDIT COMMITTEE

*Frank Sharer
Arthur Hefner
Charles Madocks

EDUCATIONAL COMMITTEE

*John Eadie, Chairman

*Newly Elected

Immediately following the Annual Meeting, the Board of Directors met to elect officers as follows:

8

Sheriff's deputies keep eye on RTC baseball 'payoffs'

Participants in Rochester Telephone's intramural slow-pitch baseball league are being paid off by the Credit Union...but don't worry, the County Sheriff's Department is keeping an eye on them.

The "payoffs," an innovation just introduced in the league, consist of \$5 deposits to credit union accounts of batters who hit a home run over the scoreboard. Bill Wackerman of the Nottelcom team is the first player to qualify for the bonus, and Tom Jacklin of Construction is also \$5 richer.

The Sheriff's Department is in the picture because their team has been added to RTC's league this year to make a field of eight. The fact that they recently hit three home runs in one inning against Construction may suggest an ulterior motive, but by now someone's certainly told them they have to belong to the Credit Union before they qualify for the \$5 awards.

Standings to date put Southwest Nottelcom, and the Sheriff's team in a tie for first place with 4-0 records, followed by Cable, Construction, and Marketing (all 1-3). Frieda's (formerly the Has Beens) and AT&T. The last two teams are tied with no wins and four losses apiece.

Among the players hitting

Constant Record Surveillance... You

SUPERVISORY COMMITTEE

Richard Murphy, George Bott (Chairman), Fred Peterson, Philip Tamm, (Secret Left), Pat LaBerge (Secret Right)



Scrutinizing Loan Applications... You

CREDIT COMMITTEE

Donald Biddle, James Hefner, Henry Cassan, James Green, Chairman (Secret Right), Charles Boyle (Secret Left)



OFFICE STAFF
Bessie Williams, Jean LaBerge, Freda, Lucius Saville, Jack Sackett (Secret), John Bryson (Asst.'s Trans.)



George W. Bott

George W. Bott, Internal Audit Manager, has been promoted to Assistant Treasurer, a district level position left vacant since Peter A. Brodsky's election to Treasurer in October 1942. In his new position he will report directly to Mr. Brodsky.

George joined Rochester Telephone in 1935 as a trainee in the Commercial Department. He became Rates Supervisor that same year, and in 1967 was transferred to the Operating Staff Department and promoted to Manager—Methods and Results. He returned to the Commercial Department as a Business Office Manager in 1968, was named Revenue Accounting Manager—Orders later that

He attended Brockport High School and was graduated from St. Francis Prep in Spring Grove, Pennsylvania. George received his B.A. in economics from Notre Dame University in 1961 and has done graduate work at Syracuse University and Rochester Institute of Technology. He had two years of active service in the United States Army, and concluded his service as a captain in the Army Reserves.

George currently serves as Chairman of the Supervisory Committee, Rochester Telephone Credit Union. He is a member of the Rochester Chamber of Commerce, the Jaycees, Brockport Volunteer Fire Department, and Nativity of the Blessed Virgin Mary Church of Brockport.



The Party Line Club's board of governors puts brawn and brain together to plan spring and summer programs. Shown above are (left to right): Dave Baker, Don De Perma (president), Phil Travis, Lissa Schaefer, Tammy King, Sandy Calacino, Don Fox and Ken Coont. Absent: Dick Clar, Shirley Kennerknecht and Ann Shreder (vice president).

THE EARLY YEARS

THE 1930'S THROUGH THE 1970'S

ROCHESTER TELEPHONE
FEDERAL CREDIT UNION



TELE-LINE

1155 SIBLEY TOWER BUILDING | ROCHESTER, NEW YORK 14604 | 921-2335



ASSISTANT TREASURER APPOINTED

John Bryson, formerly of the Rochester Telephone Corporation Norton Street Service Bureau, has been selected as a permanent staff member to serve as Assistant Treasurer of your Credit Union.

Mr. Bryson had been employed for fifteen years by the parent company, Rochester Telephone Corporation, but has elected to be employed by the Credit Union, as he feels he can make a more effective contribution in his present post. He may be contacted at the Centre number, 2337.

Mr. Bryson is the father of two daughters, Jennifer and Julie, and is married to a very lovely and personable wife, Mary. He is a graduate of Edison Technological High School, and has also received a management diploma at the Rochester Institute of Technology. He has been a Credit Union director for the past two years, where he has developed a strong interest in credit union philosophy. He has also served as Treasurer for the past five years at Local 1170 of the Communication Workers of America.



Credit union offers new, convenient IRA

As of Jan. 1, the Rochester Telephone Federal Credit Union will offer its own Individual Retirement Account (IRA) program. Formerly restricted to persons not already covered by a company pension plan, the credit union's plan will be open to all employee members and will offer two options for saving. One option will allow credit union members to make regular payroll deductions into a variable rate IRA share account. The rate paid will be the six month money market rate that is in effect on the first day of the quarter. That rate will then be paid throughout the quarter. Over the counter deposits, with no minimum requirement, will also be permitted as frequently as you wish to make them.

The other option is an IRA six month certificate. The rate will be the six month money market rate, compounded daily. There is a \$2,000 minimum deposit requirement for this option.

As of Jan. 1, all working people may open an IRA even if they are already covered by a pension plan. Once you open an IRA account, you may deposit up to \$2,000 each year. If you have a non-employed spouse, you may deposit up to \$2,250 total if you set up an IRA for him or her.

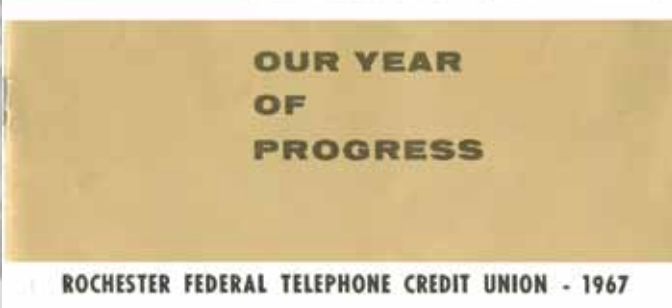
The money you deposit into your IRA each year is deducted from the gross income figure on your tax return. Also, the interest you earn from this account is not taxed at this time.

In addition to the tax savings, regular contributions to an IRA account can build up a sizable nest egg. For instance, if you were to deposit \$38.46 each week, this would result in \$2,000 per year. Assuming you were paid 12 percent interest, the balance in your account at the end of five years would be \$13,589. At the end of 20 years, the balance would be \$162,529. If you make contributions in this manner for 40 years, the balance at the end of this time would be \$1,891,982.

This is your own personal retirement fund. So withdrawals cannot be made before you are age 59½. If you do make a withdrawal before age 59½, there is a 10 percent tax penalty on the amount withdrawn. No tax penalty is levied if you are permanently disabled.

After you reach age 59½, you may then start withdrawing money from the account. The amount you withdraw will be taxed as ordinary income at that time. Since by then you will probably be in a lower tax bracket, the actual tax you pay is far less than you would during your earning years.

Credit union members will be receiving details and an application before the end of December. Employees who do not yet belong to the credit union may call 423-7500 for further information.



Charles Ellis Retires, 43 Years Service

Charles Ellis has retired after 43 years service with Rochester Telephone. Ellis, who began his service as a janitor, held various posts through the years including service bureau foreman, service foreman and central office foreman. At the time of his retirement, he was on special assignment.

A member of the board of directors of the Credit Union, for 18 years, he is a past president of the group and is currently serving as vice president. He also helped organize the union at Rochester Telephone, which later affiliated with the Communications Workers of America. Ellis plans to spend much of his leisure time gardening, hunting and fishing. He has more than an acre of land at his Spencerport home where he raises flowers, trees and vegetables.

Camping and traveling will also be on his agenda as well in the past. He often travels to Florida and Hawaii as well as to a camp he owns.

A retirement party in his honor was scheduled Oct. 27 at the Party House on Briar Rd.



Charles Ellis

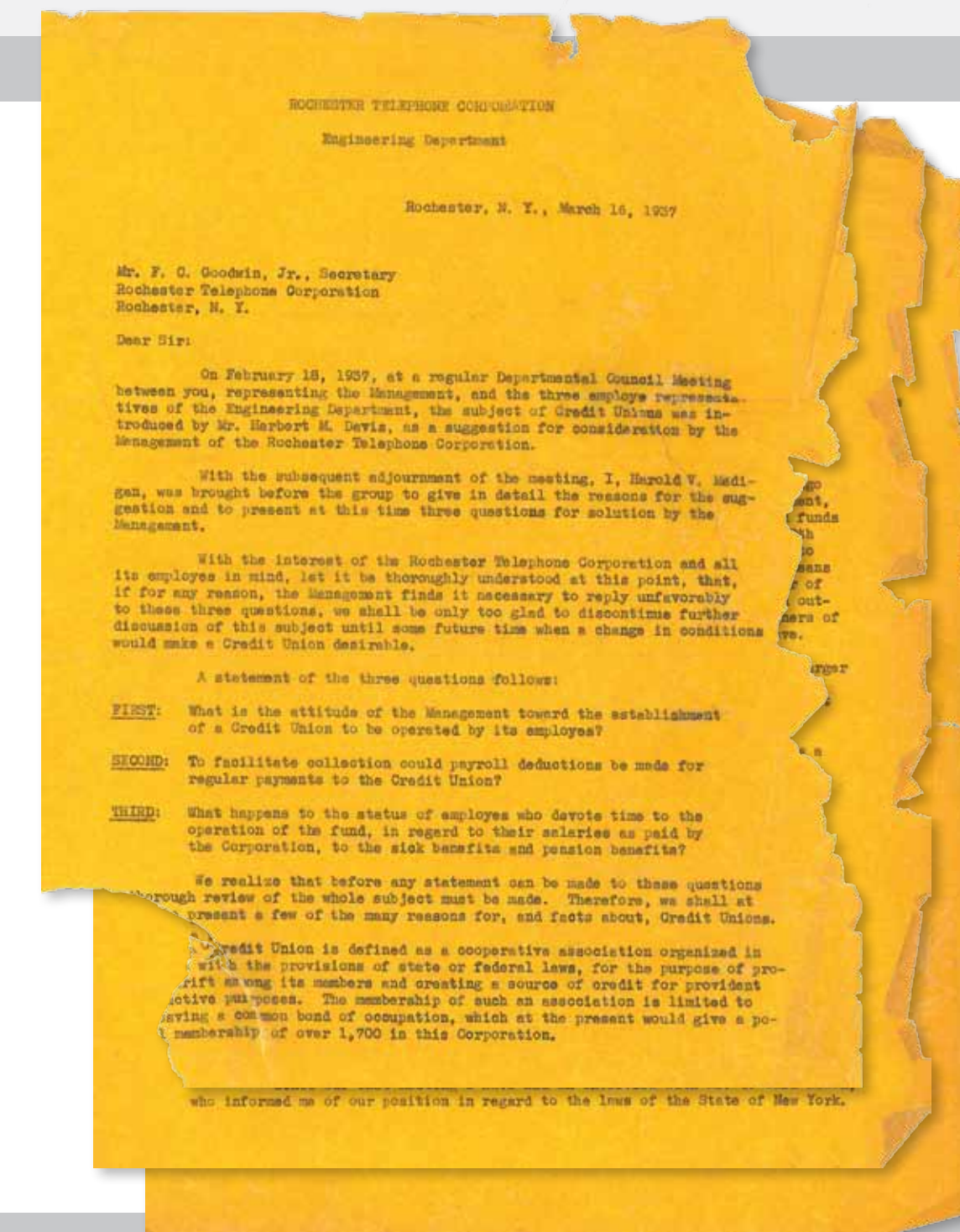




The Directors of the Rochester Telephone Corporation in 1932 meet by telephone with the Chairman speaking from Pasadena, California. Four men are seated at a table. Six men are standing behind them. Each holds a candlestick telephone. Seated from left are William B. Woodbury, Vice President; John P. Boylan, President; T. Carlyle Nixon; and J. Foster Warner. Standing from left are Frank J. Brookman, Vice President; James W. Hubbell; Heber E. Wheeler; Raymond N. Ball; W. Roy McGanne; and William J. O'Hea, Secretary.

1930's THE BEGINNING

The beginnings of the credit union movement were taking shape in the United States in the early 1930's. With the passage of the Federal Credit Union Act in 1933, the movement was ready to blossom. A few years later, the seeds of the Rochester Telephone Federal Credit Union were planted in a small conference room at the local phone company. Herbert M. Davis introduced the idea of starting a federal credit union during a Departmental Council Meeting of the Rochester Telephone Corporation. This was documented in a letter dated March 16, 1937 from Harold V. Madigan to F.C. Goodwin, Jr., Secretary of Rochester Telephone Corporation. These were the origins of our credit union and led to a very successful history of service to members spanning 70 years to date and counting.



1933

1934

1937

1933
HISTORIC MILESTONES
National Credit Union Association (NCUA) is formed following the passage of the Federal Credit Union Act.

1934
HISTORIC MILESTONES
Credit Union National Association (CUNA) founded.



1937
MILESTONES
Origin of the Rochester Telephone Federal Credit Union
February 18: Herbert M. Davis introduced credit union idea during department meeting at Rochester Telephone Corporation.
(see letter at left and excerpts below)

“About ten years ago a mutual savings and loan fund was established in the Engineering Department, with the objectives of providing funds for members at Christmas time and funds for short term loans.”

“What a tremendous amount of good could be accomplished for 1,700 potential members, if such a fund provided a means of making loans at a rate of interest much lower than could be obtained elsewhere, or that paid a rate of interest on savings twice as great as the banks in our community.”

“The problem of employees who are unsuccessful in handling their incomes to meet expenses can be handled by the Credit Union, as is being done by other Credit Unions. The advantages and, I expect, disadvantages of a Credit Union to the Rochester Telephone Corporation are many, which could be brought out to greater detail in an open discussion.”

Excerpts of letter from Mr. Harold V. Madigan to Mr. F. C. Goodwin, Jr.

KEY HISTORICAL MOMENTS IN THE 30's

- 1931: Planet Pluto discovered
- 1931: Al Capone imprisoned for Income Tax Evasion
- 1932: Amelia Earhart 1st woman to fly solo across the Atlantic

- 1933: FDR launches New Deal
- 1934: The Dust Bowl
- 1935: Social Security enacted in U.S.

- 1936: Hoover Dam completed
- 1937: The Hindenberg disaster
- 1939: World War II begins



1940's

THE FORMATIVE YEARS

Following many years of groundwork bringing the idea of a credit union to the management at Rochester Telephone, the credit union was finally officially launched in 1941. The first meeting was held to appoint a volunteer Board to oversee the credit union and a small branch was opened to handle member sign-ups and transactions. In the following years, the first deposits were taken, the first loans were made, members purchased war bonds, Committees were formed and the first Annual Meeting of members was held. The credit union was gaining new members rapidly as word spread throughout the company, and the decade ended with over 1,000 members being part of the cooperative.

1940

1941

1942

1943

1944

1945

1946

1947

1948

1949

1950

1951

1952

1953

1954

1955

1956

1957

1958

1959

1941

MILESTONES

Chartering the Rochester Telephone Federal Credit Union



July: Rochester Telephone Federal Credit Union was organized and first meeting held to appoint Board of Directors, Nominating Committee, and Supervisory Committee...first deposit was made. The first office located in Room 317 of the Triangle Building at 335 Main Street in downtown Rochester.

August: Credit Committee established to approve loans...first loan made. Total of 46 members of the credit union.

November: Educational Committee established to distribute notices and provide special information to Board on phases of work in the credit union.

PRODUCTS & SERVICES

Issued War Savings Bonds

Members purchased War Savings Bonds to aid World War II effort.

1942

MILESTONES

First membership meeting

January: First Annual Meeting held.

December: 659 members at year end.

1943

PRODUCTS & SERVICES

Savings dividends

January: 3% dividend paid to members.

BRANCH LOCATIONS



February: New office opened, Room 319 of the Triangle Building, hours increased to 10 a.m. to 3 p.m., 5 days a week.

1944

FINANCIAL ACHIEVEMENTS

Savings Bonds

January: Credit union issued over \$20,000 in U.S. War Savings Bonds.

MILESTONES

Members/Balances/Net Earnings

November: 745 members, Share Balances of \$71,398. Loan Balances of \$20,408. Net earnings of \$1,049 realized.

1945

FINANCIAL ACHIEVEMENTS

Loan Growth

January: 461 loan applications received. All were granted totaling \$58,432. \$314 placed in reserves for loan losses.

MILESTONES

Members/Balances/Net Earnings

November: 860 members. Share Balances of \$121,933. Loan Balances of \$33,558. Net earnings of \$1,365 were realized.

1946

MILESTONES

Member Growth



January: 46% of Rochester Telephone employees are members.

1947

MILESTONES

Members/Balances/Net Earnings

January: 898 members. Share Balances of \$127,500. Loan Balances of \$33,325. Net earnings of \$2,824 realized.

1949

MILESTONES

Member Growth

December 31: Membership over 1,000.

1950's

NEW MEMBERS, NEW OFFICES & \$1 MILLION IN ASSETS

As the 50's unfolded, the credit union was growing and thriving adding deposits, loans and members in greater numbers than ever before. Branch hours were added to handle the increasing volume of transactions and new mechanical technology was introduced that helped tremendously in the bookkeeping and record keeping functions. The lone credit union branch moved twice during this time as convenience played a significant role in the cooperative's expansion of membership. At the close of the decade, total assets exceeded the \$1 Million mark.

1950

LOCATIONS

New Hours

March: Office hours expand from 10 a.m. to 4 p.m. to accommodate growth.

FINANCIAL ACHIEVEMENTS

Asset Growth

September: Assets reach over \$200,000.

1951

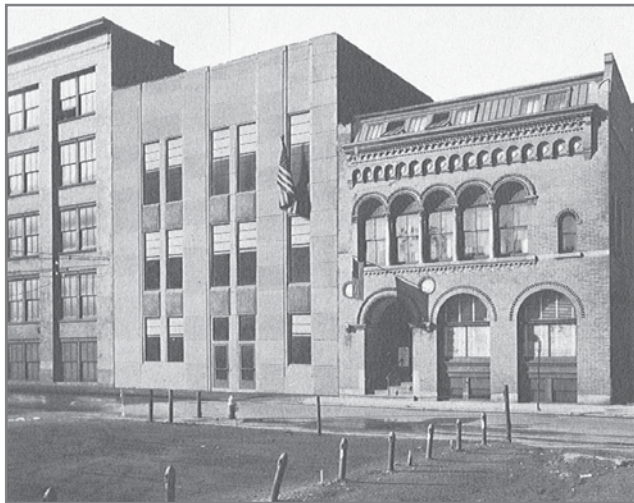
MILESTONES

First Mechanical Bookkeeping System Installed

June: Bookkeeping system changed from manual to mechanical to handle increased volume of transactions.

LOCATIONS

New office



October: Office moved to new location, 63 Stone Street, downtown Rochester.

1956

PRODUCTS & SERVICES

Loan Limits

November: Maximum loan limit raised to \$3,000.

1957

LOCATIONS

New offices



May: Moved to 11th floor of Sibley Tower, 25 Franklin Street which became new headquarters.

KEY MOMENTS IN THE 40's

- 1941: Japanese attack Pearl Harbor
1942: T-shirt introduced
1944: D-Day
- 1945: Germans surrender—WWII ends
1945: US drops atomic bombs on Hiroshima & Nagasaki
1946: Bikinis introduced

- 1947: Polaroid cameras invented
1948: "Dewey Defeats Truman" in the Newspaper
1949: NATO established



KEY MOMENTS IN THE 50's

- 1951: Color TV introduced
1952: Polio vaccine created
1953: Hillary and Norgay climb Mt. Everest
- 1954: Roger Bannister breaks the four-minute mile
1955: Disneyland opens
1955: Rosa Parks refuses to give up her seat on a bus
- 1956: Elvis gyrates on Ed Sullivan's show
1957: Soviet satellite Sputnik launches space age
1959: TV Scandal: US quiz shows found to be fixed



1960's

MANAGING GROWTH

As the 1960's began, the Rochester Telephone Federal Credit Union continued to see steady growth in membership and assets, plus we introduced some new products and services that provided more financial options for members. The first Newsletter was established and included the news of the day plus other information that was of importance to members of the credit union. As the employee count grew, key decisions were made by the Board of Directors for staff benefits including the creation of a retirement plan to help them with future savings.

1960

PRODUCTS & SERVICES

Christmas Club



November: Christmas Club Account introduced.

1962

FINANCIAL ACHIEVEMENTS

Asset Growth

December: Assets now over \$2 Million.

1964

MILESTONES

First Member Newsletter



June: "TELE-LINE" newsletter established, sent to phone company employees and more.

1967

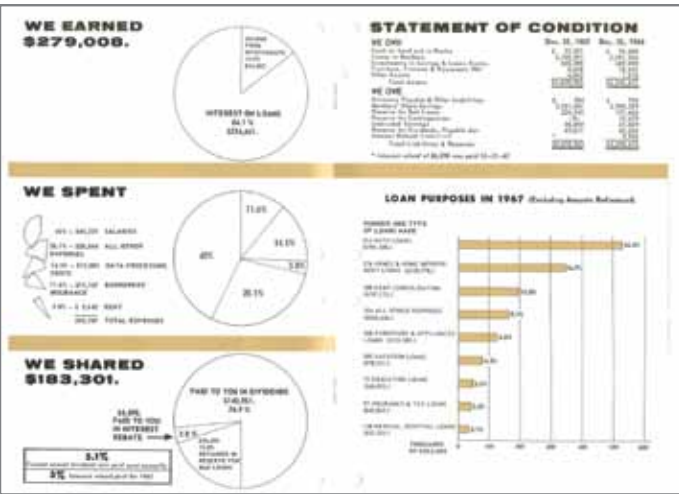
HISTORIC MILESTONES



National Association of Federal Credit Unions

NAFCU (National Association of Federal Credit Unions) was founded.

FINANCIAL ACHIEVEMENTS



1967 Statement of Condition.

1969

MILESTONES

Pension Committee



September: Pension Committee established, created retirement plan for credit union employees.

1970's

NEW PRODUCTS, NEW SERVICES, EXPANDED CHARTER

The 70's were important years in the credit union's history as many new products and services were introduced to members in an effort to keep pace with other financial institutions. Perhaps the most significant change was bringing many additional member companies on board, thereby expanding our reach in the Rochester area to dozens of large employer groups. We were very much ahead of our time as John Bryson and Charles Ellis added numerous small telephone companies from across NY State to our charter along with other companies that shared a common bond through the usage of our telephone poles, lines and conduits. This meant that we were able to introduce the employee benefit of credit union membership to these new companies. As a result, the credit union was able to grow at a rapid rate and serve thousands of new members who never before had access to our affordable financial services.

1970

LOCATIONS

New Offices



CD's



November: Golden Thrift Savings Certificates issued.

1971

LOCATIONS

New Offices



October: Moved to Room 400 in Richford Building, 67 Chestnut Street...our corporate headquarters with teller stations.

1972

MILESTONES

Charter Expansion

January: First non-Rochester Telephone Company added to charter. AT&T employees now permitted to join.

1973

MILESTONES

Telephone Companies Added Across NY State

Oswayo River Telephone
Canton Telephone
Breezewood Telephone
Enterprise Telephone
Independent Telephone Companies in NY State

FINANCIAL ACHIEVEMENTS

Asset Growth—\$6 Million in total assets



Re-elected officers of Rochester Telephone Federal Credit Union at the Annual Meeting: Charles Ellis, vice president, Sally Colletta, secretary, Bill McGeary, president, and Dave Graney, treasurer. More than 2,100 attended the annual meeting held at the Magistrate Party House and heard the report that the Credit Union had reached the \$6 million mark in total assets. A complimentary buffet was served.

1974

MILESTONES

Municipal New York State Electric Utility Companies Added to Charter



1978

FINANCIAL ACHIEVEMENTS

Asset Growth

December 31: Assets now over \$14 Million.

HISTORIC MILESTONES

New York State Telephone Credit Union Association (NYSTCUA) Formed

Rochester Telephone FCU, Buffalo Telephone Employees FCU, Syracuse District Telephone Employees FCU, Utica Telephone FCU, Telco FCU (Elmira) and Capital Communications FCU (Albany) join together to form NYSTCUA. First conference held.

KEY MOMENTS IN THE 60's

- 1960: First televised Presidential debates
- 1961: Berlin Wall built
- 1962: Cuban Missile Crisis

- 1963: JFK assassinated
- 1963: Martin Luther King Jr.'s "I Have a Dream" Speech
- 1964: Beatles become popular in U.S.

- 1966: Mass draft protests in U.S.
- 1967: First Super Bowl
- 1969: Sesame Street first airs



KEY MOMENTS IN THE 70's

- 1970: Computer floppy disks introduced
- 1971: VCRs introduced
- 1972: Terrorists attack at the Olympic Games in Munich

- 1972: Watergate scandal begins
- 1973: U.S. pulls out of Vietnam
- 1974: President Nixon resigns

- 1977: Elvis found dead
- 1978: First test-tube baby born
- 1979: Iran takes American hostages in Tehran





John J. Bryson

John J. Bryson, General Manager for the Rochester Telephone Federal Credit Union, was elected president of the International Telephone Credit Union Association at their Annual Meeting in Louisville, Kentucky, May 22, 1976.

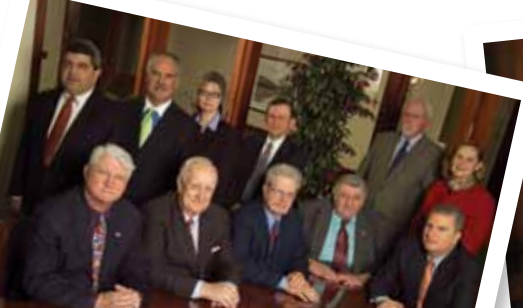
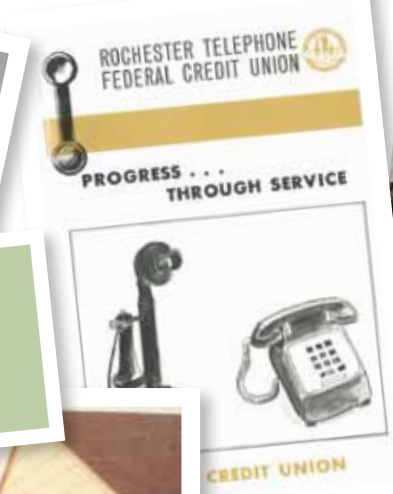
The International Telephone Credit Union Association consists of over 300 Telephone Credit Unions in the United States and Canada with a membership of over 1.5 million telephone employees.

Mr. Bryson recently initiated a Correspondent Credit Program (see article in this issue), which gives telephone credit union members across the country the ability to transact credit union business while in distant cities.

He also serves on the National Association of Federal Credit Union Electronic Funds Research & Development Committee in Washington, D.C.

THE LATER YEARS

THE 1970'S THROUGH THE 2000'S

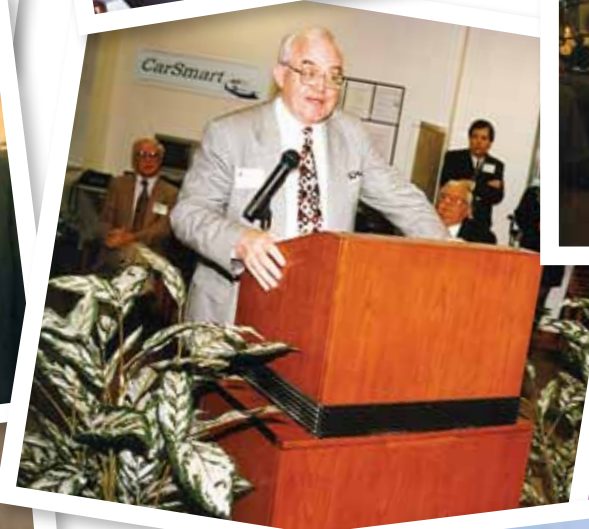
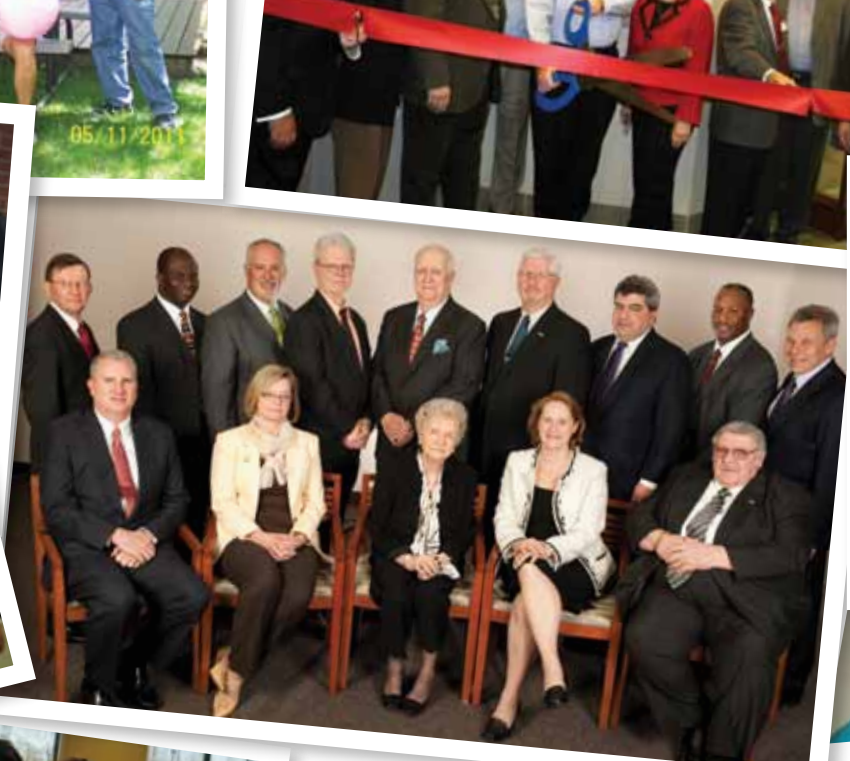


60th Anniversary Celebration

The Summit Federal Credit Union has served the community as a full service financial institution since 1941. We are proud to be a not-for-profit, member-owned federally chartered credit union that provides products and services to meet the financial needs of our diverse membership.

Please join us in celebrating our 60 years of service. The celebration will immediately follow our Annual Meeting on Tuesday, May 15, 2001 at:

Brook-Lea Country Club,
891 Pixley Road
Rochester, New York 14624
S.V.P. by May 14, 2001



Checkingiftology:
Better Checking. FREE Gift.

JOIN TODAY!
2290 Delaware Ave.

the SUMMIT
FEDERAL CREDIT UNION



1980's

THE CREDIT UNION IS RENAMED THE SUMMIT

In the 1980's, the credit union began a new era under the name of The Summit Federal Credit Union. With this change and an expansion of our charter, we were allowed us to accept a wider variety of new employer groups into the credit union. In addition, we expanded our branch network with some new locations, plus we engaged in a comprehensive expansion of products and services including offering checking accounts for the first time in order to maintain our competitive edge. The credit union also invested in our first computer system which focused on compiling and storing member account information, plus ATMs were introduced allowing easier access to cash outside of our branches for the first time. Assets increased five-fold from nearly \$20 Million to approximately \$100 Million.

1980

1980

PRODUCTS & SERVICES

Share Certificates

January: Floating rate certificate issued, 6 month maturity, \$500 minimum balance required.

OFFICE LOCATIONS

Credit Union moves to Sibley Tower location

On Tuesday, March 4, the Rochester Telephone Federal Credit Union will reopen its doors at a new location, 800 Sibley Tower. On Saturday, March 1, the Credit Union will be moving to its new quarters. It will be closed on Monday, March 3, to enable the staff to set up the operation as they may resume business as usual on Tuesday morning at 8 a.m. The Credit Union Code-a-Phone system will be in use during this period, and members are urged to call themselves of this convenience. The Code-a-Phone numbers are 921-2339 (local) and 800-465-6149 (toll free in N.Y. State). The staff will process these inquiries on Tuesday, March 4. The Credit Union asks that members anticipate their needs so that the move will not inconvenience anyone.

March: Moved to 8th floor, Sibley Tower Building

MILESTONES

First Loan Officer

March: Credit Committee granted loan authorization to Jack F. Leonardo (Loan Officer), approved loans up to \$5,000.

MILESTONES

First Computer System

April: In-house computer system, "Ecom" was purchased.

PRODUCTS & SERVICES

Visa Credit Cards

December: VISA cards introduced.

1981

1981

PRODUCTS & SERVICES

Share Certificates

November: A 6-month share certificate (CD) adopted... \$2,000 minimum deposit, compounded daily.

1982

PRODUCTS & SERVICES

IRA's

January: IRA Variable Rate Share Accounts established, 136 IRA's opened, average payroll deduction \$31/week.

Share Drafts (Checking Accounts)

October: First Share Draft program initiated.

1983

BRANCH LOCATIONS

New Office Opened in Seneca Falls



New branch opened in a house next to Gould Pumps.

PRODUCTS & SERVICES

Quik Tran Teller by Phone



April: "Quik Tran" banking-by-phone rolled out.

MERGERS

SES Federal Credit Union

April: SES FCU merged into Rochester Telephone Federal Credit Union.

MILESTONES

The credit union is renamed

April: Contest held to create new name for credit union. Bob Yull won, credit union now officially called "The Summit Federal Credit Union."

MILESTONES

Charter Expansion

FEDERAL RULING ALLOWS GROWTH, IMPROVED SERVICE

National Credit Union Administration Grants Expanded Charter

Federal credit unions have traditionally been limited to members in a single industry or occupation. The National Credit Union Administration recently issued a ruling that allows federal credit unions to accept members from any industry or occupation. This new ruling will allow federal credit unions to accept members from any industry or occupation. This new ruling will allow federal credit unions to accept members from any industry or occupation.

These of you reading this article and who are already members of the Summit, may have noticed recent changes. The Summit has recently expanded its charter to allow it to accept members from any industry or occupation. This new ruling will allow federal credit unions to accept members from any industry or occupation.

With this practical growth has come expanded services, and an increase in personnel. More than 20 employees are staffed at the Summit Tower Building, and a new branch has been opened in Seneca Falls.

John Brown, president of the Summit, is dedicated to serving Summit's customers the best possible service.

April: Credit union granted charter change allowing new members to join from Rochester Gas & Electric, YMCA of Greater Rochester and more.

MILESTONES

Summit Logo Designed



May: New Summit logo adopted



TELE-LINE Newsletter changed to Summit News.

MILESTONES

New Member Companies

September: New companies added...Coca-Cola, Paychex, Bausch & Lomb, RG&E, Rochester General Hospital and many more.

1984

PRODUCTS & SERVICES

ATM's/Money Market Accounts

Automatic Teller Machines (ATM's) introduced, first Money Market accounts offered.

FINANCIAL ACHIEVEMENTS

Asset Growth

May: Assets at \$34 million.

STAFF MILESTONES

Mike Vadala Named New Summit Controller



MILESTONES

First Non-Telephone Employee Director Appointed

Jeffrey Peters is the first non-telephone company employee to be elected to the Board of Directors.

1985

BRANCH LOCATIONS

Grand Opening of Second Branch Location

On March 29, 1985, the Summit Federal Credit Union opened up its second branch office on the site of Rochester General Hospital, in Rochester, New York.

Jack Leonardo, currently branch manager of the Goulds Pumps branch, has also been appointed Manager of the new branch. He will be joined by staff employees Cathryn Eldridge and Patricia Brasser.

March: Second branch office opened in trailer at Rochester General Hospital.

PRODUCTS & SERVICES

First Home Equity Loans

Home equity loans debuted.

PRODUCTS & SERVICES

Variable Rate Mortgages/Home Equity Loans

November: Variable rate loans/mortgages available.

FINANCIAL ACHIEVEMENTS

Asset Growth

the SUMMIT NEWS

Because of your confidence in us ... The Summit is now a \$50 million credit union

Letter from the President:

I would like to take this opportunity to report to you on the progress of the credit union. Last year we added 1,000 new members to our family. This year we added 1,000 more. We are now a \$50 million credit union. We are now a \$50 million credit union. We are now a \$50 million credit union.

The expansion program has allowed our credit union to continue to offer much more in the way of services than ever before. Last year we added 1,000 new members to our family. This year we added 1,000 more. We are now a \$50 million credit union. We are now a \$50 million credit union. We are now a \$50 million credit union.

With this practical growth has come expanded services, and an increase in personnel. More than 20 employees are staffed at the Summit Tower Building, and a new branch has been opened in Seneca Falls.

John Brown, president of the Summit, is dedicated to serving Summit's customers the best possible service.

May: Assets reach \$50 million.

1986

PRODUCTS & SERVICES

Auto Loans/Travelers Checks

July: 6 year auto loans & free Travelers Checks introduced.

BRANCH LOCATIONS

New offices

February: Moved Sibley Tower branch from 8th to 12th floor.

MEMBER MILESTONES

Largest Credit Union in Rochester area

Meet the Summit Federal Credit Union

The Rochester Telephone Federal Credit Union is now the largest credit union in the Rochester area with 3,250 members. The credit union has expanded its services to include auto loans, travel checks, and home equity loans. The credit union has expanded its services to include auto loans, travel checks, and home equity loans.

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Rochester Telephone employees are the largest single group of members at the largest Credit Union in the Rochester area with 3,250 members.

FINANCIAL ACHIEVEMENTS

Asset Growth

February: Assets over \$70 million.

1988

BRANCH LOCATIONS

New offices

January: Rochester General Hospital branch moved to Waring Road, Irondequoit.

July: Prestolite office opens in Arcade, NY.

1989

PRODUCTS & SERVICES

30 Year Mortgages

October: 30 year fixed rate mortgages offered.

MILESTONES

the SUMMITUP

Attention Business Owners

Summit Federal Credit Union is now the largest credit union in the Rochester area with 3,250 members. The credit union has expanded its services to include auto loans, travel checks, and home equity loans. The credit union has expanded its services to include auto loans, travel checks, and home equity loans.

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Newsletter/ATM Cards

Newsletter renamed ToSummitUp.

ATM cards used for purchases at Wegmans supermarkets and Chase Pitkin Home Centers.

KEY MOMENTS IN THE 80's

- 1980: Mount St. Helens erupts

1980: John Lennon assassinated

1980: Ted Turner establishes CNN
- 1981: First woman appointed to the U.S. Supreme Court

1981: Millions watch royal wedding of Charles & Diana on TV

1981: Personal Computers (PC's) introduced by IBM
- 1982: Michael Jackson releases *Thriller*

1982: Vietnam War Memorial opened in Washington, DC

1983: Sally Ride becomes the first American woman in space



- 1985: New Coke hits the market

1985: Wreck of the Titanic found

1986: *Challenger* Space Shuttle explodes

- 1986: Chernobyl nuclear accident

1987: New York Stock Exchange "Black Monday"

1989: DNA first used to convict criminals

- 1989: Berlin Wall falls

1989: Exxon Valdez spills millions of gallons of oil on Alaska coastline



1990's

GROWING RELATIONSHIPS, NEW BRANCHES AND A NEW CORPORATE HOME

The 1990's were exciting times for our cooperative and was marked by significant growth of the credit union, doubling assets in just a short 10 year period. During this decade, the credit union celebrated its 50th year serving members and saw a key changing of the guard at the helm with the retirement of John Bryson as CEO and the installation of Michael Vadala as his successor. Innovation and new product introductions led the way as members had more choices for affordable products and services then at any other time in the credit union's history including specialized programs and accounts for children and teens. There were many firsts achieved in the 90's... our first Summit-owned ATM machine was operational, our first website debuted, our first mini-branch was opened at Blue Cross & Blue Shield headquarters in downtown Rochester, plus our first formal Strategic Plan was created and put into motion. Other notable milestones included the completion of the second credit union merger into The Summit (SOD FCU), and a move into our new corporate headquarters building in Greece which also housed a very busy branch on the first floor.

1990

1991

1992

1993

1994

1995

1996

1997

1998

1999

1990

FINANCIAL ACHIEVEMENTS

Asset Growth

THE SUMMIT REACHES \$100 MILLION IN ASSETS!

With your continued support and confidence, The Summit has reached another milestone. We are proud to announce that The Summit has recently surpassed the \$100 million asset mark! With a membership of over 36,000 members located across the country, we have more than doubled our asset and membership base from that of just five years ago, making us one of the most financially sound and progressive credit unions in the country.

We're continuing our efforts to make your credit union everything you're looking for in a financial institution. We thank you for your confidence, and look forward to serving you in the future.

\$100 Million in Assets realized.

1991

PRODUCTS & SERVICES

Check Card/Money Orders



January: Summit Check Cards and money orders introduced.

MILESTONES

Summit celebrates 50th year



PRODUCTS & SERVICES

Safari Club/Forward Bound



December: New Safari Club savings program for kids debuts...Forward Bound teen program begins.

1992

BRANCH LOCATIONS

Introduced cash transactions at the branches for the first time.

1993

FINANCIAL ACHIEVEMENTS

Asset Growth

Assets just under \$134 million.

MEMBER MILESTONES

Over 53,000 members.

BRANCH LOCATIONS

New offices

Waring Road branch with 13 employees relocated to Hudson Plaza in Irondequoit.

1994

BRANCH LOCATIONS

New offices

January: Branch services moved from 12th floor to 2nd floor of Sibley Tower building, corporate office remained on 12th floor.

MILESTONES

April: First Summit-owned ATM debuted... Board approved formation of first CUSO, a wholly owned subsidiary called Canal Ponds Credit Union Services Inc., offering investment services to members plus internal audit services to other credit unions.

STAFF MILESTONES

CEO John Bryson Retires



December: CEO John Bryson retires.

1995

STAFF MILESTONES

Mike Vadala Becomes President & CEO



January: Mike Vadala appointed President & CEO by Board.



April: Paul Infantino retires from Board.

BRANCH LOCATIONS

New offices

May: Seneca Falls branch is moved to town center on Fall Street.

MILESTONES

Staff levels

125 employees now work at the credit union.

PRODUCTS & SERVICES

ATM's

May: 9 Summit-owned ATM machines in operation.

BRANCH LOCATIONS

New Offices



July: East Rochester branch opens, 9 employees.

1996

BRANCH LOCATIONS

New Corporate Office and Greece Branch



February: New corporate office opens at 100 Marina Drive in Greece, NY....2 floors, 45,000 square feet, designed by Barkstrom and LaCroix Architects, built by Christa Construction.

April: Greece branch at corporate headquarters opens. Headquarters dedicated as the John J. Bryson Building honoring our prior CEO.

MILESTONES

First Website



April: New website debuts...www.summitfcu.org. May: Large increase in loan losses due to slow economy, personal bankruptcies increase.

1997

MILESTONES

HR 1151 Passed, Vadala elected to the National Association of Federal Credit Unions (NAFCU) Board



Congress approves HR 1151 (Credit Union Membership Access Act) allowing credit unions to accept multiple member companies to their charter. Performance based lending policies implemented to lower default risk on loans. June: Michael Vadala elected to NAFCU Board of Directors.

1998

PRODUCTS & SERVICES

Relationship Pricing Program

May: Relationship Pricing Program established rewarding members with larger combined account relationships (savings, loans, credit card balances, etc.).

MILESTONES

New Strategic Plan

Management team and Board introduce new 3-year Strategic Plan with a focus on building financial strength and member relationships.

1999

MERGERS

Seneca Ordinance Depot (SOD) Federal Credit Union

SOD FCU merged into The Summit with 504 members, \$2.3 Million in shares, \$845,000 in loans and \$1 Million in capital. These members were served out of our Seneca Falls branch.

MILESTONES

Surpass \$200 Million in Assets

\$200 Million mark in Total Assets realized.

BRANCH LOCATIONS

Blue Cross Blue Shield Branch

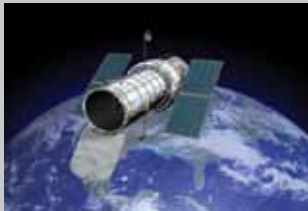
New mini-branch opened with onsite ATM at corporate headquarters of Blue Cross/Blue Shield, downtown Rochester

KEY MOMENTS IN THE 90's

1990: Hubble Telescope launched into space
1990: Nelson Mandela freed
1991: Collapse of the Soviet Union

1991: Operation Desert Storm
1992: Official end of the Cold War
1993: Use of the Internet grows exponentially

1994: Channel tunnel opens, connecting Britain & France
1994: Nelson Mandela elected President of South Africa
1995: Oklahoma City Bombing



1996: Mad Cow Disease hits Britain
1997: Princess Diana dies in car crash
1997: Scientists clone sheep

1998: Titanic most successful movie ever
1998: U.S. President Clinton impeached
1999: The Euro the new European currency

1999: Fear of Y2K Bug
1999: Killing spree at Columbine High School



2000's

“THINK B.I.G.”, MERGERS AND “THE SUMMIT REVOLUTION”

The decade that began the new Millennium saw the credit union survive the worldwide Y2K hysteria unscathed, and ended with the global financial crisis that touched the lives of virtually every American. Despite those outside factors, Upstate NY weathered the storm better than most areas of the country, and The Summit finished this 10 year period as a financially strong and vibrant credit union. Mergers dominated the credit union landscape and The Summit joined hands with no less than 4 credit unions, growing from \$200 Million in Assets to over \$500 Million during that time. With the merger of Buffalo Telephone Employees Credit Union into The Summit, we entered a new market outside the Greater Rochester area for the very first time with a cash-less branch in downtown Buffalo. By the end of the decade, we added 2 more locations to the Buffalo branch network and merged in the Kenton Federal Credit Union expanding our

regional presence even more. We also added branches in Henrietta, Hilton and Brighton while relocating the East Rochester branch to a new building in Penfield in a high-traffic area. Another key milestone was the addition of shared branching which allowed our members to seamlessly and without fees, transact business at other participating credit unions locally and nationally, and vice versa. This provided even more convenience for our members and complemented our existing participation in multiple nationwide surcharge-free ATM networks as well.

2000

2001

2002

2003

2004

2005

2006

2007

2008

2009

2000

PRODUCTS & SERVICES

Redesigned Website & Summit Online Access



April: Online access to member accounts debuts with the redesigned website...www.summitfcu.org.

BRANCH LOCATIONS

New offices



August: Henrietta branch opens with 10 employees at Southtown Plaza.

2001

MILESTONES

60th Annual Meeting

May: 60th Annual Meeting held.

FINANCIAL ACHIEVEMENTS

Asset Growth

December: Assets over \$220 Million.

PRODUCTS & SERVICES

“Wheels for Work” program for underserved members

January: New auto loan program offered to underserved members transitioning from welfare to work.

MILESTONES

2nd Strategic Plan

Board and Management debut second 3-year Strategic Plan spanning 2002-2004, “Grow Strong to Give Back”.

2003

MERGERS

Buffalo Telephone Federal Credit Union



October: Buffalo Telephone Employees Credit Union merged into the credit union adding 5,248 members, 4 employees, \$47 Million in shares, \$10 Million in loans, and \$7.4 Million in capital.

BRANCH LOCATIONS

New Branch



October: Opened first Buffalo branch with 5 employees, 2727 Main St.

2004

MILESTONES

Participated for the first time in the United Way's CASH Program

December: Partnered with United Way's C.A.S.H. program (Creating Assets, Savings and Hope) to provide financial education and free tax preparation.

FINANCIAL ACHIEVEMENTS

Asset Growth

December: Assets over \$330 million.

MILESTONES

New Strategic Plan



New Strategic Plan covering 2005-2007 rolled out, “Think B.I.G.”. We wanted to Build relationships with our members and our companies, Inspire our employees and Grow the credit union.

2005

STAFF MILESTONES

Mike Vadala Elected Chair of NAFCU



June: Mike Vadala elected chair of the National Association of Federal Credit Unions (NAFCU).

MERGERS

Hilton Federal Credit Union

October: Merged the Hilton Federal Credit Union into The Summit adding over 1,500 members, \$4 Million in shares, \$2.1 Million in loans and \$919,000 in capital.

BRANCH LOCATIONS

New offices, Penfield branch



November: Moved the East Rochester branch to 2146 Penfield Road in Penfield.

2006

PRODUCTS & SERVICES

BALANCE Financial Fitness Program

January: The BALANCE program was established to provide members with free, confidential financial counseling and education.

MILESTONES

Third Redesigned Website



Redesigned website debuts...www.summitfcu.org.

Volunteer of the Year

February: Board member Bill Reifsteck honored by the Credit Union Association of New York as the Volunteer of the Year.

BRANCH LOCATIONS

New offices



February: The new Hilton branch opened at 41 Hovey Square in the Village of Hilton with 6 employees.

BRANCH LOCATIONS

New offices



June: The Clarence branch, at 5641 Transit Road in East Amherst opened with 5 employees and replaced the original Buffalo Telephone Employees Credit Union branch on Main Street.

MERGERS

Brighton School Employees Federal Credit Union

July: The Brighton School Employees Federal Credit Union merged into The Summit bringing over 400 members, 1 employee, \$2.6 million in shares, \$2.6 million in loans, and \$766,000 in capital.

BRANCH LOCATIONS

New offices

July: New Brighton branch was opened in the Tops-Brighton Plaza and had 6 employees.

BRANCH LOCATIONS

New offices



December: Second Buffalo branch opened at 2290 Delaware Avenue near Hertel in the Delaware Commons Plaza in North Buffalo with 5 employees.

2007

PRODUCTS & SERVICES

Shared Branching

March: The credit union introduced Shared Branching to members allowing them to use other credit union branches in the network to seamlessly conduct their transactions locally, regionally and nationally, all at no cost to members.

March: Laurie Baker, Chief Operating Officer elected to the Board of the Credit Union Association of New York (CUANY).

April: Coinstar machines debuted allowing members to turn coins into cash plus new Foreign Currency Exchange services are added to the branch network.

MERGERS

First Link Federal Credit Union



July: First Link Federal Credit Union merged into The Summit in 2007 bringing over 1,200 members, \$2.5 Million in shares, \$2 Million in loans and \$420,000 in capital to the credit union.

2008

MILESTONES

New Strategic Plan

January: New 4 year Strategic Plan, “The Summit Revolution” unveiled encompassing a core computer system upgrade, plus goals to double asset size in 4 years while maintaining high member and employee satisfaction levels.

New Core Operating System

October: New core processing system debuted following a year of operational planning and staff training.

2009

MERGERS

Kenton Federal Credit Union

October: Buffalo's Kenton Federal Credit Union merged with The Summit bringing over 3,000 new members into the Summit family, \$10.9 Million in shares, \$6.1 Million in loans and \$1 Million in capital plus 4 employees and one branch location on Sheridan Drive in Tonawanda.

BRANCH LOCATIONS

New offices



October/November: Irondequoit and Brighton branches move to newly built signature design facilities. Brighton branch is first L.E.E.D. certified branch (Leadership in Energy and Environmental Design) in our network.

MILESTONES

The Summit Wins Dora Maxwell Award

August: The Summit is presented with the Dora Maxwell Social Responsibility Award by the Credit Union Association of New York (CUANY) for outstanding efforts with community involvement.

KEY MOMENTS IN THE 2000's

2000: George Bush beats Al Gore for President despite losing the popular vote
2001: 9/11 Terrorist attacks occur in NY City, Washington, DC and Pennsylvania
2005: Hurricane Katrina strikes Gulf Coast & New Orleans

2006: The U.S. population reaches milestone of 300 million people
2008: Barack Obama becomes the 44th President of the U.S., the first African-American to hold that office



2010 AND BEYOND...

As we entered a new decade, The Summit officially welcomed Syracuse and Cortland members into the credit union expanding our geographic reach into the Central New York region for the first time. We now offered members the convenience of 18 branches across various markets in Western and Central NY. Financial challenges and the collapse of real estate markets in the late 2000's strained not only the Corporate Credit Unions but natural person credit unions as well. Unlike the banks, credit unions did not take bailout money from the federal government and chose to heal the system from within. In true cooperative spirit, credit unions banded together under the direction of the NCUA, each contributing proportionate sums based on their size to help keep corporate credit unions stable and well capitalized. Despite those challenges, The Summit continued to maintain a strong financial position and has remained true to its longstanding legacy of service to help "improve our member's lives".


2010

2011

2010

MERGERS

Syracuse Federal Credit Union



The Syracuse Federal Credit Union merged into The Summit on January 1, 2010. This added over 22,000 members, 50+ employees and 7 Central NY branches to our credit union, plus \$126 Million in shares, \$82 Million in loans and \$9.6 Million in capital.

FINANCIAL ACHIEVEMENTS

Asset Growth

January 1: Assets top \$625 million.

BRANCH LOCATIONS

18 total branch locations

Branch footprint includes Rochester (7), Seneca Falls (1), Buffalo (3), Syracuse (6) and Cortland (1).


MEMBER MILESTONES

75,000 Members

The Summit reaches 75,000 members.

MILESTONES


Credit Union Hall of Fame



June: Paul Infantino inducted into Credit Union Association of New York State Hall of Fame.

MILESTONES


Credit Union Hall of Fame



June: John Bryson inducted into the Credit Union Association of New York State Hall of Fame. John's family accepts this award on his behalf.

PRODUCTS & SERVICES

Facebook




The Summit joined Facebook to keep members up-to-date with news, events, and contests.

2011

PRODUCTS & SERVICES

Fourth Redesigned Website




January: Website gets 4th redesign.

MILESTONES

March: Leanne McGuinness, Chief Financial Officer becomes a founding member of Alloya Corporate Federal Credit Union and was elected to the position of Treasurer.

BRANCH LOCATIONS

New offices



April: Main/Winton branch opens with 5 employees at 2315 Main Street in the city of Rochester.


MERGERS

Frontier Federal Credit Union

May: Frontier Federal Credit Union merged into the credit union adding 526 members, \$1.95 Million in shares, \$880,938 in loans and \$227,543 in capital.

BRANCH LOCATIONS


New offices



August: SUNY Cortland campus branch opened with 2 employees in Neubig Hall, plus 3 on-campus ATM's are installed.

PRODUCTS & SERVICES

Mobile Banking



November: Mobile Banking debuted with Mobile Web Banking, Mobile Applications and Text Message Banking.

MERGERS THAT MADE OUR CREDIT UNION STRONGER: *Merged Credit Union Histories*

The Summit's long and storied 70 year legacy includes many credit unions who made the choice to merge with our credit union. We value the rich histories of these credit unions, which now represent a significant part of our history. We recognize that the addition of their members, their employees in many cases, their branch locations and assets have helped The Summit become a larger and more vibrant financial institution with the sole purpose of helping members to improve their financial lives.

1983

SES FEDERAL CREDIT UNION

SES Federal Credit Union members (who served the employees of Singer Corporation) voted to merge with the Rochester Telephone Federal Credit Union completing the first merger in our history.

1999

SENECA ORDINANCE DEPOT (SOD) FEDERAL CREDIT UNION

SOD FCU merged into The Summit adding 504 members, 1 branch, \$2.3 Million in shares, \$845,000 in loans and \$1 Million in capital. The onsite Army Depot branch subsequently closed. This was one of the first mergers approved by NCUA under new regulations after the passage of the Credit Union Membership Access Act.

2003

BUFFALO TELEPHONE EMPLOYEES CREDIT UNION

Buffalo Telephone Employees Credit Union merged into the credit union adding 5,248 members, 4 employees, \$47 Million in shares, \$10 Million in loans, and \$7.4 Million in capital. The credit union was officially chartered in February 1942 by the NY State Banking Department and grew assets over the years to \$53 million at its peak prior to the merger with The Summit. It served members in the Greater Buffalo area from companies such as AT&T, NY Telephone, NYNEX, Bell Atlantic and Verizon with a single branch/office on Main Street in downtown Buffalo.

2005

HILTON FEDERAL CREDIT UNION

We merged the Hilton Federal Credit Union into The Summit adding over 1,500 members, \$4 Million in shares, \$2.1 Million in loans, and \$919,000 in capital. The credit union began in 1975 serving the employees of the Hilton, NY Central School District out of a single branch inside the Quest Elementary School on West Avenue in Hilton.

2006

BRIGHTON SCHOOL EMPLOYEES FEDERAL CREDIT UNION

The Brighton School Employees Federal Credit Union merged into The Summit bringing over 400 members, 1 employee, \$2.6 Million in shares, \$2.6 Million in loans, and \$766,000 in capital. The financial cooperative began in 1962 and served employees of the district through a single branch inside the Brighton Central Schools Administration Building on Monroe Ave. near the Twelve Corners.

2007

FIRST LINK FEDERAL CREDIT UNION

First Link Federal Credit Union merged into The Summit in 2007. It was established in 1970 to serve the employees of Curtice Burns Foods, Comstock Foods and the farmers who belonged to the ProFac Cooperative. At merger, it primarily served Bird's Eye Foods employees, 12 other member companies in the greater Rochester NY area, plus additional companies in Wisconsin, Georgia, Pennsylvania, California, and Michigan. First Link had over 1,200 members, 3 employees, \$2.5 Million in shares, just over \$2 Million in loans and \$400,000 in capital, prior to the merger. First Link FCU operated one branch inside the corporate headquarters of Bird's Eye Foods in Penfield, New York, plus a satellite ATM housed at the Allens Canning Company in Montezuma, Georgia.

2009

KENTON FEDERAL CREDIT UNION

Buffalo's Kenton Federal Credit Union merged with The Summit bringing over 3,000 new members into the Summit family, \$10.9 Million in shares, \$6.1 Million in loans and \$1 Million in capital, plus 4 employees and one branch location on Sheridan Drive in Tonawanda. Kenton FCU was established in 1959 when 10 employees of the Tonawanda Forge plant banded together to start the credit union. Over the years, the plant changed names several times with the last name change being American Axle. The original branch office was located on Ontario and Evelyn Street. In 1975, Kenton moved to 258 Ontario Street and in 1998, they bought the building on Sheridan Drive where it remained following the merger with The Summit in 2009. In the early 2000's, Kenton served multiple member companies such as American Axle, All Saints, 3M, Gioia Pasta, Tonawanda Coke, the McGuire Group Nursing Homes plus North Buffalo Community Center.

2010

SYRACUSE FEDERAL CREDIT UNION

The Syracuse Federal Credit Union members agreed to merge into The Summit in the fall of 2009. This added over 22,000 members, 50 employees and 7 Central NY branches to our credit union. In addition, the credit union brought \$126 Million in shares, \$82 Million in loans and \$9.6 Million in capital. Syracuse FCU was made up of many credit unions that joined hands over the years. The most recent merger joined together the former Syracuse Police FCU which was originally established in 1959, and Sunfirst FCU the former Syracuse University Federal Credit Union which was originally established by SU employees in 1957. Prior to the Syracuse Police and Sunfirst merger, other Central NY area credit unions that merged into these credit unions also included: Onondaga County-Federal Employees FCU, Pinecone FCU, Onondaga County FCU, Rollway FCU and Cortland County FCU. Prior to the merger, Syracuse FCU's CEO was Joe Mariani. In 2008, Al Mariani, Joe's father and former Syracuse FCU CEO, was proudly inducted into the Credit Union Association of New York Hall of Fame based on his long legacy of service to the credit union industry.

2011

FRONTIER FEDERAL CREDIT UNION

On February 12, 1959 a meeting was held at the Continental Inn for the purpose of forming a credit union for Frontier Oil Employees. An application was granted for a federally chartered credit union to be named Frontier Oil Employees Federal Credit Union later known as Frontier Federal Credit Union. The first annual meeting was held on January 18, 1960. The credit union grew over the years and had \$1.9 Million in shares, \$880,938 in loans, \$227,543 in capital, plus 526 members at the time of the merger.

KEY MOMENTS IN THE 2010's

- 2010: 7.0 magnitude earthquake devastates Port-au-Prince, Haiti

2010: Picasso painting sells for a record-breaking \$106.5 million

2010: Apple releases iPad 1
- 2011: Massive earthquake resulting in tsunami devastates Japan

2011: 3 Billion people watch Prince William marry Kate Middleton

2011: Steve Jobs, co-founder of Apple Inc. and Pixar, dies at the age of 65



BOARD OF DIRECTORS ROSTER

Board Chairman, Vice Chairman, Treasurer and Secretary are shown in order at the top of each listing.

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| 1941 Charles Chase Herbert Davis Charles Maddocks Harold Madigan G. William Miller H. Elwood White R. W. Yandow | 1945 Arthur Hefner Justin Williams H. Elwood White Elmira LaBerge Harold Madigan Hiram Glatt William Kern Hartley Norman Helen Ringwood | 1949 Robert Dimpfl Thomas Watson Harry Carlson Louise Horton Harold Madigan Arthur Hefner Robert Brookman Bessie Hoctor Cornelius Baart | 1953 Irene Pierson Harold Madigan Harry Carlson Louise Horton Michael Bellanca William Riel, Jr. Arthur Hefner Edna Melich Carl Ruckdeschel | 1957 Charles Ellis John Rogers Bill McGeary William Kruse Edna Melich Donald Brelas Mabelle Bushnell Thomas Gillard Michael Bellanca | 1961 Francis Crough Thomas Gillard Bill McGeary Seymour Zloth William Callahan LeRoy Collins Charles Ellis Ruth McNally Thomas Olsen | 1965 David Kopp Walton Brady Paul Infantino Bill McGeary Helen Aman Charles Ellis Thomas Olson John Rogers Richard Stoetzel | 1969 Charles Ellis John Bryson Paul Infantino Sally Colletta <i>(First Woman elected to an Executive position on the Board)</i> Richard Stoetzel Bill McGeary John Fleming Walton Brady David Graney | 1973 Bill McGeary Charles Ellis David Graney Sally Colletta Thomas Smelt Walton Brady John Fleming Richard Stoetzel Eugene Morreale | 1977 David Graney Charles Ellis George Bott Charles Faggiano William Reifsteck Walton Brady Richard Stoetzel Thomas Smelt Bill McGeary | 1981 David Graney Charles Faggiano Richard Murphy Barbara Walters Donald Blythe Walter Brady Charles Ellis Paul Infantino William Reifsteck | 1985 Joseph Thyroff Charles Ellis Daniel Blanchard David Graney Jeffrey Peters Charles Faggiano Richard Murphy William Reifsteck Paul Infantino | 1989 David Graney Paul Infantino Richard Murphy William Reifsteck Joseph Thyroff Charles Faggiano Daniel Blanchard Jeffrey Peters Richard Ottalagana Maureen Carpenter Curtis Dehm | 1993 Richard Ottalagana Daniel Blanchard Richard Murphy William Reifsteck Paul Infantino Joseph Thyroff Charles Faggiano Jeffrey Peters Maureen Carpenter Curtis Dehm | 1997 Richard Ottalagana Elizabeth Dudman Richard Murphy William Reifsteck Charles Faggiano Jeffrey Peters Curtis Dehm Joseph Thyroff Thomas Quirk | 2001 Elizabeth Dudman Jeffrey Peters Thomas Quirk William Reifsteck Richard Ottalagana Charles Faggiano Curtis Dehm Joseph Thyroff Richard Murphy | 2005 Jeffrey Peters Elizabeth Dudman Thomas Quirk William Reifsteck Richard Ottalagana Charles Faggiano Sarah Ayer Joseph Thyroff Richard Murphy | 2008 Jeffrey Peters Elizabeth Dudman Thomas Quirk William Reifsteck Charles Faggiano Sarah Ayer Joseph Thyroff Richard Murphy Gerald Gebauer Edward Szpila Augustin Melendez |
| 1942 Harold Madigan Herbert Davis H. Elwood White G. William Miller LeRoy Arter Charles Maddocks Clayton Howden | 1946 Justin Williams G. William Miller Harry Carlson Elmira LaBerge Harold Madigan Arthur Hefner William Kern Hartley Norman Mary O'Connor | 1950 J. Robert Brookman C.A. Baart Harry Carlson Louise Horton Harold Madigan Arthur Hefner Edna Melich Kenneth Ritzenthaler Carl Ruckdeschel | 1954 Irene Pierson Michael Bellanca Harry Carlson Louise Horton Arthur Hefner Edna Melich John Cooper Harold Silver Webster Smith | 1958 John Rogers Bill McGeary Ruth McNally Thomas Gillard Mabelle Bushnell Charles Ellis John Robertson Francis Crough Anna Leyrer | 1962 Francis Crough Seymour Zloth Bill McGeary William Callahan LeRoy Collins Charles Ellis Ruth McNally Thomas Olsen Thomas Gillard | 1966 David Kopp Walton Brady Paul Infantino Helen Aman Bill McGeary Charles Ellis Thomas Olsen John Rogers John Fleming | 1970 John Bryson Charles Ellis Paul Infantino Sally Colletta Walton Brady John Fleming David Graney Bill McGeary Richard Stoetzel | 1974 David Graney Charles Ellis Bill McGeary Sally Colletta Thomas Smelt Walton Brady Richard Stoetzel George Bott Charles Faggiano | 1978 David Graney Charles Ellis Bill McGeary William Reifsteck Charles Faggiano Walton Brady Richard Stoetzel Thomas Smelt Sally Colletta | 1982 Walton Brady Charles Faggiano Richard Murphy Barbara Walters Daniel Blanchard Charles Ellis Paul Infantino William Reifsteck Joseph Thyroff | 1986 Joseph Thyroff Charles Ellis Daniel Blanchard David Graney Richard Murphy Charles Faggiano Paul Infantino Jeffrey Peters William Reifsteck | 1990 David Graney Richard Ottalagana Daniel Blanchard Richard Murphy William Reifsteck Paul Infantino Joseph Thyroff Charles Faggiano Daniel Blanchard Jeffrey Peters | 1994 Richard Ottalagana Daniel Blanchard Richard Murphy William Reifsteck Paul Infantino Joseph Thyroff Charles Faggiano Jeffrey Peters Curtis Dehm | 1998 Richard Ottalagana Elizabeth Dudman Richard Murphy William Reifsteck Charles Faggiano Jeffrey Peters Curtis Dehm Joseph Thyroff Thomas Quirk | 2002 Elizabeth Dudman Jeffrey Peters Thomas Quirk William Reifsteck Richard Ottalagana Charles Faggiano Sarah Ayer Joseph Thyroff Richard Murphy | 2006 Jeffrey Peters Elizabeth Dudman Thomas Quirk William Reifsteck Charles Faggiano Sarah Ayer Joseph Thyroff Gerald Gebauer Edward Szpila Augustin Melendez | 2009 Jeffrey Peters Elizabeth Dudman Thomas Quirk William Reifsteck Charles Faggiano Sarah Sorensen Joseph Thyroff Richard Murphy Gerald Gebauer Edward Szpila Augustin Melendez |
| 1943 Harold Madigan Herbert Davis Elwood White Elmira LaBerge LeRoy Arter Arthur Hefner Walter Harvey Eleanor Jordan Charles Maddocks | 1947 Justin Williams G. William Miller Harry Carlson Vivian Atwood Harold Madigan Arthur Hefner William Kern Hartley Norman Mary O'Connor | 1951 Carl Ruckdeschel Irene Pierson Harry Carlson Louise Horton Harold Madigan Arthur Hefner Kenneth Ritzenthaler Raymond Reif Edna Melich | 1955 Irene Pierson Michael Bellanca Bill McGeary Elizabeth Stasko John Cooper Edna Melich Webster Smith Thomas Watson J. Robert Brookman | 1959 John Rogers John Robertson Bill McGeary Ruth McNally Thomas Gillard Michael Bellanca Charles Ellis Francis Crough Anna Leyrer | 1963 Seymour Zloth Bill McGeary Paul Infantino David Kopp Charles Ellis Thomas Olson Robert Barton Donald Blythe Walton Brady | 1967 Walton Brady Bill McGeary Paul Infantino David Graney Helen Aman Charles Ellis John Fleming David Kopp John Rogers | 1971 Bill McGeary Charles Ellis David Graney Thomas Smelt Sally Colletta Paul Infantino Walton Brady John Fleming Richard Stoetzel | 1975 David Graney Charles Ellis Bill McGeary Charles Faggiano Sally Colletta Thomas Smelt Richard Stoetzel George Bott Walton Brady | 1979 Bill McGeary Donald Blythe David Graney Sally Colletta Charles Ellis William Reifsteck Charles Faggiano Walton Brady Richard Stoetzel | 1983 Barbara Walters Richard Murphy Joseph Thyroff Daniel Blanchard Charles Ellis Charles Faggiano David Graney Paul Infantino William Reifsteck | 1987 Joseph Thyroff Charles Ellis Daniel Blanchard David Graney Richard Murphy Charles Faggiano Paul Infantino Jeffrey Peters William Reifsteck | 1991 Richard Ottalagana Daniel Blanchard Richard Murphy William Reifsteck Paul Infantino Joseph Thyroff Charles Faggiano Jeffrey Peters Lucy Maiorana | 1995 Richard Ottalagana Joseph Thyroff Richard Murphy William Reifsteck Charles Faggiano Jeffrey Peters Curtis Dehm Elizabeth Dudman Thomas Quirk | 1999 Elizabeth Dudman Richard Ottalagana Thomas Quirk William Reifsteck Charles Faggiano Jeffrey Peters Curtis Dehm Joseph Thyroff Richard Murphy | 2003 Jeffrey Peters Elizabeth Dudman Thomas Quirk William Reifsteck Richard Ottalagana Charles Faggiano Sarah Ayer Joseph Thyroff Richard Murphy | 2007 Jeffrey Peters Elizabeth Dudman Thomas Quirk William Reifsteck Charles Faggiano Sarah Ayer Joseph Thyroff Richard Murphy Gerald Gebauer Edward Szpila Augustin Melendez | 2010 and 2011 Thomas Quirk Sarah Sorensen Augustin Melendez William Reifsteck Jeffrey Peters Elizabeth Dudman Charles Faggiano Joseph Thyroff Richard Murphy Gerald Gebauer Edward Szpila Augustin Melendez |
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