



EMPOWERING YOUR STORY

Our success begins with you.







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LEADING WITH PURPOSE.

Elevating every journey.

A MESSAGE BY OUR PRESIDENT & CEO AND OUR CHAIRMAN OF THE BOARD OF DIRECTORS



Throughout 2025, we continued to embrace new approaches and initiatives to support our members. Our commitment to Elevating the ordinary[®] guided every decision we made. Woven throughout this year's report, we have showcased real member stories and testimonials from some of the community organizations that have benefited from our partnership, illustrating the difference we are making in everyday lives and how we are striving to give back to our communities. From a couple that moved into their first home together, to an entrepreneurial college student launching his own business, we are proud that the work we do helps to transform lives. Their success, and the financial success of our members, empowers and inspires us.

2025 was a very strong financial year for The Summit as we achieved a record Return on Assets and maintained a robust level of net worth. Our financial strength is the foundation for serving our members and it allows us to offer better rates, lower fees and expand services to the individuals we serve. We welcomed thousands of new members, and they entrusted us with nearly \$1.27 billion in deposits.

Recognizing the importance of starting young members off on the right financial footing, we focused on making youth accounts accessible and rewarding. In fact, we celebrated a record number of newly opened youth accounts in 2025.



Our referral campaign also empowered our members to share what they like most about The Summit with their family and friends. Both initiatives helped us to connect more people with the benefits of the credit union.

Following the 2024 launch of our Business Lending program, we spent 2025 expanding that suite of products to encompass lines of credit, vehicle and equipment loans and real estate business loans. Each of these products was designed with the real needs of our members and local business owners in mind, reflecting our ongoing commitment to helping our communities and small businesses thrive.

We're also very excited to announce that we broke ground for a new branch in Greece, which marks an exciting milestone in our ongoing commitment to better serve our members. This new, state-of-the-art branch will be located adjacent to our Canal Ponds Park Corporate Headquarters. This is a critical step in supporting growth, providing the space and resources needed to enhance member service and accommodate our growing team. We anticipate welcoming members to our new Greece Branch in late 2026.

As you will see later in the report, we supported a wide range of events and organizations throughout the regions that we serve with a strong focus on

family-friendly initiatives. Among these were the Erie Canal's Bicentennial, the 38th annual Post-Standard Treasure Hunt in Central New York, and the popular "Touch a Truck" event at Buffalo's Explore & More Children's Museum. We also presented the "Astronaut" exhibit at the Rochester Museum and Science Center and the 30th Annual "Sweet Creations" exhibition at the George Eastman Museum.

We'd like to take a moment to acknowledge the work done by our dedicated volunteers. They tirelessly share their expertise and experience to strengthen The Summit and the communities that we serve. Equally important are our employees – both the ones you see day to day in our branches and the ones behind the scenes. These dedicated professionals are consistently Elevating the ordinary[®] to advance our mission, while supporting our members and our communities.

You are why we do what we do. We look forward to serving you and your financial needs for years to come.



Laurie Baker
LAURIE BAKER
 President and
 Chief Executive Officer



Chris Modesti
CHRIS MODESTI
 Chair of the
 Board of Directors

To our members: thank you for putting your trust in us.



Junkyard Field Trip
Fans of The Summit



United Way of Seneca County's Taste of Spring
Fans of The Summit



Shekeye H.
Erie Boulevard Branch Member

MEMBER VOICES:

THE STORIES THAT INSPIRE US.

"We cannot choose where to start and stop. Our stories are the tellers of us."

Chris Cleave



Jenny M. with Lorraine N. and Jennifer M.
Clarence Branch Members

YOUR JOURNEY IS OUR PURPOSE

This member story is thoughtfully written by Jennifer Marceaux about her and her mother Lorraine’s experience at our Clarence branch. The heartfelt sentiment captivated us, so we included it here in its entirety.

“The Summit has been my mom’s banking institution for... honestly, longer than anyone can remember. A very long time. Long enough that years ago she came home and announced, with complete confidence, “There’s a girl at my bank who looks JUST LIKE YOU.” Now, if you knew my mom, you’d know her powers of observation are... aspirational at best. She could see a barber pole and tell you it looks like someone she knows. So, I filed this information away with a healthy dose of skepticism.

Fast forward to modern times, where I now help manage a lot of her banking and have been coming into The Summit regularly for about five years. I’ve met the supposed “look-alike” several times. Spoiler alert: she does not look like me. She’s younger, taller, brunette, and shares exactly zero identifiable features with me. (My mom still insists.)

All that aside, this place is exceptional. Because of how warm, friendly, and genuinely ‘down-home’ The Summit feels, I eventually opened my own account here too, even though it’s no longer convenient to our current location. And I will never close it. They know my mom the moment she walks in. They ask how she’s doing, remember details about her life, and treat her with patience, kindness, and respect.

When I was buying a house, they gathered around to look at pictures, ‘oohing’ and ‘aahhhing’ in all the right places like proud friends—not just tellers behind a counter. This is one of those rare places where you feel seen and remembered. You matter here. And as a bonus? My alleged “look-alike” is also an avid reader, so we often end up chatting about books while I’m there—which somehow feels exactly right for a place like this. Exceptional service. Exceptional people. Completely worth going out of your way for.”

We couldn’t say it any better ourselves!

ACHIEVING BIG MILESTONES TOGETHER

Purchasing a house is one of those landmark moments in life that you remember forever. The Summit has a long history of helping people purchase their first home with a number of products to make that happen including fantastic mortgage rates, the Homebuyer Dream Program, and our new ZeroDown option.

Following an unsatisfactory experience with another lender who had been recommended by their realtor, Rick and Melinda DeBliss came to The Summit to apply for a mortgage. They worked with Kim Campbell-Cino, The Summit’s Senior Mortgage Loan Originator.

“Buying our home was a huge milestone for us, and Kim was amazing from the very beginning,” said Rick. “She was always available whenever we reached out and took the time to explain things so they made sense. Buying a home is a big deal — especially in today’s market — and Kim made the

process feel a little less stressful every step of the way.”

Rick and Melinda are musicians who previously rented their home. “Having our dream home gives us space to practice worry-free and to build new memories together.”

“Even though Kim surely has many clients, she always made us feel like we were her top priority,” added Melinda. “Her care and attention made the whole experience special and memorable.”

“We would highly recommend The Summit because they truly care about the people buying the home, not just the sale. With their guidance and support, you feel confident and well taken care of throughout the entire process. We wouldn’t be where we are if it weren’t for Kim and The Summit, so THANK YOU from the bottom of our hearts!”



Kim C. with Melinda and Rick D.
Mortgage Members

BUSINESS SPOTLIGHTS

EMPREINTE CONSULTING

Empreinte Consulting shares a similar mindset to The Summit. As a credit union, our philosophy is “people helping people.” Empreinte Consulting LLC’s philosophy is “helping those who help others.” A full-service philanthropic consulting firm with offices in Rochester, NY; Naples, FL; and Fort Myers, FL; Empreinte Consulting’s expert Fundraising Consultants & Philanthropic Advisors partner with nonprofit organizations, foundations, corporations, and individual donors to maximize their impact on the communities they serve.

According to CEO and Founder, Marc Misiurewicz, “fundamentally, we translate our experience and best practice expertise to advance the work of important organizations in our community to improve the human experience. The Summit shares those values and strives to positively impact the community, so it seemed natural to work together.”

When The Summit launched our Business Lending services, we expanded our staff and welcomed Nick Romano as our Business Relationship Officer. Nick brought with him a wealth of experience in commercial lending and a number of contacts, including Empreinte Consulting.

As Marc commented, “my relationship with The Summit is based solely on the respect and appreciation I have for Nick Romano. We have known each other for decades and I trust him explicitly. Once he began working with The Summit, I knew it would only be a matter of



Marc M.

Business Loan Member

time before we worked together as he leads with integrity, transparency and is client-focused in his approach.”

Nick presented Empreinte with the appropriate funding scenario to provide financial stability and allow them to scale as necessary, positioning them for future growth and success.

“The Summit will value you as a person and appreciate the work you are doing to lift your business,” said Mark. “They listen and align their products with your needs as opposed to pushing something on you that is not necessary. They are also very interested in developing long-term relationships as opposed to focusing on transactions, so they will be there for your business as it grows and evolves. I would highly recommend any business owner consider working with The Summit.”

BACK HOME AND YARD SERVICES

In this changing world, people have been taking the opportunity to follow their dreams and start their own businesses. Recognizing the need for financial institutions to support our members in realizing these aspirations, The Summit launched a suite of business loan products.

Jack Jezioro was one of the first people (and one of the youngest) to take advantage of these products. His business began organically and as more of an accident than anything else. Heading into his first year of college, he posted an ad in a local paper soliciting landscaping work—a joint venture with his brother. Within a matter of days, they had booked an entire month’s worth of work. The following summer, he repeated the process and working a full-time retail job and part time landscaping. The landscaping jobs got bigger and more employees were required to manage the workload. Jack roped in his high school and college friends. Things changed for Jack in his third summer when he became a full-time landscaper, working part-time at his retail job.

Jack applied for his first loan ever from The Summit to help establish his LLC. A month later, using that loan, he purchased his first heavy duty pickup truck, as his first major investment for himself and his business. He said, “For the first time, I felt like I was taking a step as a professional, and not just a college kid working out of my parents’ garage.”

The choice to entrust his financial business with The Summit came about as many do, with our great rates. “Right off the bat, the rates were better than anything else I was able to find when I started my research,” commented Jack. “Apart from the financial side of it, I walked into a branch to sign the paperwork, and everybody knew me by name. That

was a cool experience as a small business owner working with a larger financial institution. The entire process was simple, and felt very personal. Nothing about it felt like I was a number, but rather a very valued member.”

In 2025, when The Summit launched its line of business products, Jack returned to take out a commercial loan. “I was reinvesting in my business on a major level really for the first time since that truck.” He recognizes how his business and The Summit’s business loan program have grown together: “The Summit gave me my very first loan, and I was one of The Summit’s first commercial loans.”

He’s loved every second of this journey since he placed that very first ad and credits The Summit for helping his business to grow.



Jack J.

Business Loan Member



Lori B. with Barbara M.
Seneca Falls Branch Member



Erwin and Ann A. with Patti R.
Cortland Branch Members

Our next chapter: empowering even more stories

Many of our branches, by virtue of their location, have that “hometown feel.” Our members, especially in towns like Seneca Falls and Cortland, enjoy the family-like atmosphere of our branches.

Our first Seneca Falls branch opened in 1983, moving to its present location on Fall Street in 1995. On entering the branch, you get an immediate hometown vibe. The branch is located just across the river from the National Women’s Hall of Fame, and across the street from the Women’s Rights National Historical Park, and within walking distance from the It’s a Wonderful Life Museum. Seneca Falls has a big place in our nation’s history but has not lost its small-town feel.

That small-town feel extends to our staff in the branch. Members of The Summit, like Barbara Maloney, have entrusted their financial lives to us for decades. In Barbara’s case, she’s been a member for 50 years. “They’ve always taken excellent care of me and my needs. They treat you like family and with respect.” When Barbara comes into the

branch, our staff greet her like a family member. She, in turn, says that she “is blessed to call them my family.”

Our branch on Main Street in Cortland has served that close-knit community since 2010. Members here are also greeted and treated like family when they come to the branch. Ann and Erwin Adam have been members since the Cortland branch opened its doors and are regular visitors, enjoying an excellent relationship with The Summit’s employees there. Recently, they took out a loan on the recommendation of a Summit staff member at the branch. Erwin commented, “they go out of their way to help you in a financial crisis.” For he and Ann, this advice “proved to be a wise decision.”

We want all of our members to have that ‘hometown feel’ when they come to our branches or reach out to us via our Virtual Branch. It is this personalized service and experiences like those of Ann, Erwin, and Barbara that sets us apart from other financial institutions.

FINANCIAL EDUCATION

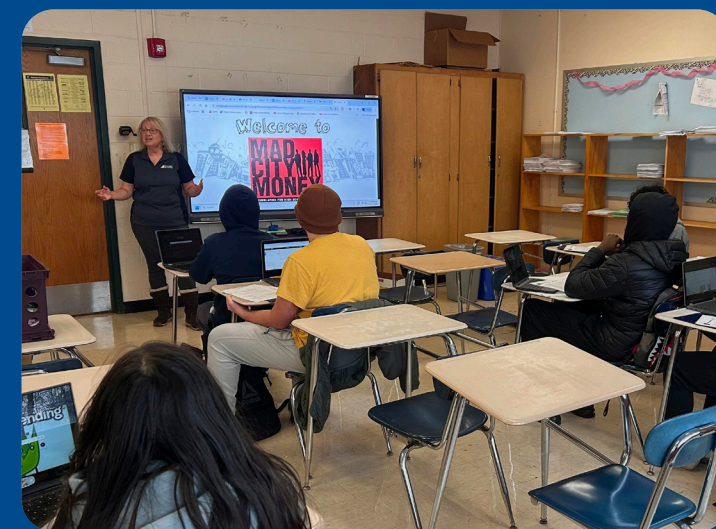
WRITING STRONGER FINANCIAL FUTURES

Financial literacy is a life-long skill crucial for making informed financial decisions, attaining financial success, and navigating life. We pride ourselves on providing tools to help individuals achieve their financial goals at all stages of life. We believe that financial literacy and education are important for everyone, whether they are members of The Summit or not, and offer access to resources and seminars to residents of the communities that we serve as a public service.

In 2025, our education team hosted over 100 financial literacy sessions at schools, senior centers, and colleges, both in person and online for nearly 1,700 attendees.

We continued our commitment to protect seniors by hosting our popular Senior Fraud Seminars designed to empower seniors and caregivers. These sessions provide practical tools and strategies to recognize and avoid scams, while also creating safe spaces where seniors feel comfortable sharing their experiences and learning from each other.

We understand that owning a home is just a dream for some people. Through our participation in the Homebuyer Dream Program, we have been able to make that dream a reality. This important grant program provides guidance, funding, resources, and support for aspiring homeowners. New this year, we offered free online sessions to educate those who were considering applying for this grant about the qualifications and documentation required to get them on the road to home ownership even faster.



A BREAKDOWN OF OUR COMMITMENT TO OUR COMMUNITIES:

180+

organizations supported with our time and talent as well as our monetary donations

1,600+

hours spent in our communities - at festivals and events, employment fairs and in classrooms



2025 IN THE COMMUNITY

2025 was packed with events in every corner of our footprint. Not only do we support events and organizations with our monetary donations, we give our time and talents as well. Whether we are spinning our prize wheel for charity, building beds for kids, or helping those in need to find the perfect winter coat, we are there – Elevating the ordinary®. Here are just a few examples of how we enriched our communities in 2025.



SUPPORTING OUR NURSES AND LAW ENFORCEMENT

The Summit has historically been a supporter of nurses and law enforcement, and they continue to be a key part of our Member Group network.

The unsung heroes of our hospitals, healthcare centers, and assisted living facilities, nurses need to be taken care of, too. For Nurses Week each May, we deliver baskets of treats to healthcare workers at Newark/Wayne Hospital, Unity Hospital, Rochester General Hospital, and the Friendly Home – each of which are a Member Group of The Summit.

The Summit has been dedicated to supporting local law enforcement in Central New York for many years, since we merged with Syracuse Federal Credit Union in 2010. For us, partnering with local law enforcement takes many forms at events throughout the year.

Beginning with Law Enforcement Appreciation Day in January, we made a donation to a law enforcement

partner organization, such as local K-9 officer, or pet shelter. For Law Enforcement Appreciation Week in May, we surprised our area police and sheriff stations with treats to thank them for all they do to protect us and our communities. Our support of area law enforcement extends beyond Central New York to encompass Rochester and Buffalo. We work with the Rochester Police Department to sponsor a scholarship through their “Do the Right Thing” program. This youth recognition initiative has celebrated positive behavior and community service among students in Monroe County since 1995. We participate in the National Night Out community-building events in August in Rochester, Syracuse, Cortland, and Seneca Falls; and partner with nine Police and Sheriff Departments in all our markets for “Shop with a Cop” events in December giving over 400 kids the opportunity to shop, escorted by a law enforcement officer, for Christmas gifts for their families.



NO KID SLEEPS ON THE FLOOR IN OUR TOWNS!

In 2025, we commenced a three-year partnership with Sleep in Heavenly Peace (SHP) Chapters in Buffalo, Rochester, and Syracuse.

All children deserve a safe, comfortable place to lay their heads. Across the US, too many boys and girls go without a bed – or even a pillow – to sleep on. These children end up sleeping on couches, blankets, floors, and even piles of dirty clothes. What started as a local mission in Idaho in 2012 to help neighbors, became an international movement. Today, SHP has grown to 400 chapters nationwide and in four countries, with thousands of dedicated volunteers who have built, assembled, and delivered more than 346,000 beds to children in need. With child bedlessness affecting approximately 2-3% of children in communities across America, the math is clear: millions of children still need the help of SHP.

SHP delivers a complete bed: frame, mattress, and all bedding tailored as much as possible to the preferences of the child. It's a difficult truth that the chapters in Buffalo, Rochester, and Syracuse all have waiting lists of hundreds of kids in need of a bed. In 2025, The Summit pledged to donate \$5,000 annually to each of the three SHP chapters to assist in supporting their mission of ensuring that no kid sleeps on the floor in our towns and cities. The financial investment, across all three organizations, will total \$45,000.

“Because of their generosity and advocacy, more families are being reached, more children are sleeping safely tonight, and more neighbors understand how urgent and solvable this problem truly is. We are deeply grateful for The Summit's partnership and for the compassion they bring to this mission. Together, we are proving what a community can accomplish when it stands up for its kids.”

Donna Richie
Sleep in Heavenly Peace, Rochester



“By ensuring children have access to safe, comfortable beds, Sleep in Heavenly Peace helps improve both the physical and mental well-being of kids across our community. We are deeply grateful for The Summit's partnership and shared commitment to making a meaningful difference.”

Jerry Sheldon
Sleep in Heavenly Peace, Buffalo



“Beyond the financial support, The Summit has gone the extra mile by organizing a pillow drive, ensuring our recipients have everything they need for a good night's sleep. Thank you, The Summit Federal Credit Union, for believing in our mission and helping us change lives in our town.”

Kevin Dudash
Sleep in Heavenly Peace, Syracuse





CARING FOR CAREGIVERS AT THE 2025 TASTE OF SYRACUSE

Each year, The Summit, Tops Friendly Markets, and Galaxy Events choose two local, non-profit organizations to be the beneficiaries of our booths at Taste of Syracuse.

In 2024, we supported two organizations focusing on pediatric cancer and in 2025, we chose to focus on caregivers by raising funds for the Ronald McDonald House of Central New York and David's Refuge.

The Summit's tent was transformed into a Game Zone. Festival-goers were invited to participate and play games for a \$1 dollar donation. We were also joined by the Syracuse University Esports Program staff and Otto the Orange even stopped by. In the end, we, along with Tops and Galaxy Events, were able to present checks to the beneficiaries totaling over \$24,000.



LEGOS AND SPACE TRAVEL WITH THE RMSC

By sponsoring events with the Rochester Museum and Science Center (RMSC), we invest in STEM education and hope to inspire curiosity and learning among the next generation. In May of 2025, the RMSC finished its exhibit of Sean Kenney's Animal Super Powers® Made with LEGO® Bricks sponsored by The Summit. The exhibit welcomed over 82,000 visitors over seven months.

In September 2025, we entered into our second partnership with the museum, sponsoring their newest exhibit, "Astronaut: Your Journey Begins on Earth," giving visitors the opportunity to share in the reality of a space explorer's experience. Visitors get to explore the tasks and challenges required of a space explorer, use teamwork to solve problems and learn about the science and tools needed to monitor damage to a spacecraft. By the exhibit's closing in May 2026, RMSC anticipates welcoming over 85,000 visitors. We are proud to offer members discounted tickets so they and their families can fully engage with this hands-on educational experience.



2025 SCHOLARSHIP WINNERS



HANNAH BOUWENS
Homer Senior High School



ADALYN CROSS
Our Lady of Mercy School for Young Women



DAVID DEROO-KURY
Brighton High School



EMILY MCMICHAEL
Greece Athena High School



VICTOR WONG
Rush-Henrietta Senior High School



Patti R. with Hannah B.
Homer Senior High School Scholarship Ceremony



Adalyn C. with Amy C. and April A.
Our Lady of Mercy School for Young Women Scholarship Ceremony



Do The Right Thing Program Award Winners

HELPING THE NEXT GENERATION OF LEADERS

Our passion for helping students and supporting them extends past our numerous scholarship programs, to our own student loan and student loan refinancing program. Our robust scholarship offerings include:

THE SUMMIT'S COLLEGE AND TRADE SCHOOL SCHOLARSHIPS

NEW YORK CREDIT UNION ASSOCIATION (NYCUA) SCHOLARSHIP

ROCHESTER NYCUA CHAPTER SCHOLARSHIP

IBERO AMERICAN ACTION LEAGUE

ROCHESTER POLICE DEPARTMENT'S DO THE RIGHT THING INITIATIVE

SUNY GENESEO'S FIRST GENERATION PROGRAM



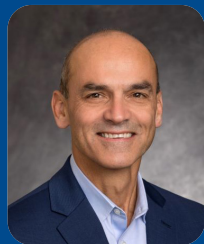
Dawn K. with Kiarra G.
The Summit's Excellence Award Winner through the Ibero-American Action League

In addition to these scholarship programs, we are able to offer college loans and existing college loan refinancing options at competitive rates through CU Student Choice.

2025 BOARD & VOLUNTEER COMMITTEES

Our Volunteer Board of Directors partners with The Summit's Leadership Team to chart the strategic path forward for the credit union. They provide guidance and oversight using the credit union's philosophy and mission as a foundation. Our volunteers bring a wide range of professional expertise and experience, while representing the regions served by The Summit ensuring that the decisions reflect both sound governance and the diverse needs of our members.

EXECUTIVE



Chris Modesti
Chair



Mollene Benison
1st Vice Chair



Pamela Crocker
2nd Vice Chair



Kofi Appiah Okyere
Treasurer



Kate Sweeney
Secretary

DIRECTORS



Orlando Ortiz



Tom Quirk



Elizabeth Dudman



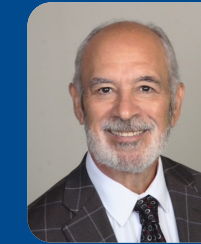
Gerald Gebauer



Clarence "Chip" Turner



Daryl Wolf



Augustin Melendez



Sarah Sorensen

ASSOCIATE



Jennifer Lake

COMMITTEES

SUPERVISORY

Deke Johnson
Marissa Jardas
Paige Monks
Tim Smith
Mollene Benison
Anna Cringoli
Karen Lamy

NOMINATING

Tom Quirk
Sarah Clark
Orlando Ortiz
Joe Thyroff
Laurie Baker
Chris Modesti
Laurie Wiest

INVESTMENT

Kofi Appiah Okyere
Kate Sweeney
Clarence "Chip" Turner
Leanne McGuinness
Heidi Hagler-Hull

BOARD GOVERNANCE

Kate Sweeney
Laurie Baker
Pam Crocker
Elizabeth Dudman
Gerald Gebauer
Chris Modesti
Karen Lamy

RETIREMENT PLAN

Daryl Wolf
Laurie Baker
Pam Crocker
Heidi Hagler-Hull
Leanne McGuinness
Molly Nutting
Laurie Wiest

MEMBERSHIP

Clarence "Chip" Turner
Alessandra Sunderlin

The Committee Chair is indicated in bold.
Non-Voting Members and/or Other Committee Resources are italicized.

BALANCES

in thousands

ASSETS	2025	2024
Cash on hand	\$4,981	\$ 3,942
Overnight deposits at financial institutions	134,118	129,820
Investment in certificates of deposit	33,670	28,374
Available for sale investments	71,502	33,668
Loans to members, net	1,137,569	1,117,518
Premises and equipment, net	13,895	14,123
NCUSIF deposit	11,628	11,306
Accrued pension asset	12,419	11,589
Other assets	25,940	24,535
TOTAL ASSETS	\$ 1,445,722	\$ 1,374,875

LIABILITIES AND MEMBERS' EQUITY

LIABILITIES

Accrued expenses and other liabilities	\$ 14,624	\$ 16,788
Borrowings		
TOTAL LIABILITIES <small>excluding members' and non-members' accounts</small>	14,624	16,788

MEMBERS' AND NON-MEMBERS' ACCOUNTS

Members' shares and savings accounts	716,454	702,936
Members' share certificates	523,181	480,453
Non-members' shares and certificates	27,696	27,570
Total members' and non-members' accounts	1,267,331	1,210,959
TOTAL LIABILITIES	1,281,955	1,227,747

MEMBERS' EQUITY

Regular reserve	8,750	8,750
Undivided earnings	143,055	127,809
Equity acquired in merger	10,978	10,978
Accumulated other comprehensive loss	984	(409)
Total members' equity	163,767	147,128
Total liabilities and members' equity	\$ 1,445,722	\$ 1,374,875

Visit summitfcu.org to see 2025 audited financials.

INCOME

in thousands

INTEREST INCOME	2025	2024
Loans to members	\$ 61,550	\$ 59,067
Investments and overnight deposits	8,727	7,284
	70,277	66,351

INTEREST EXPENSE

Dividends on members' and non-members' accounts	25,473	27,081
Net interest income before provision for credit losses	44,804	39,270

PROVISION FOR CREDIT LOSSES

Net interest income after provision for credit losses	42,145	36,686
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NON-INTEREST INCOME (LOSS)

Interchange	5,701	5,894
Fees - deposit accounts	3,732	3,726
Fees - loans	1,811	1,844
Other	2,052	1,688
Total non-interest income	13,296	13,152

NON-INTEREST EXPENSE

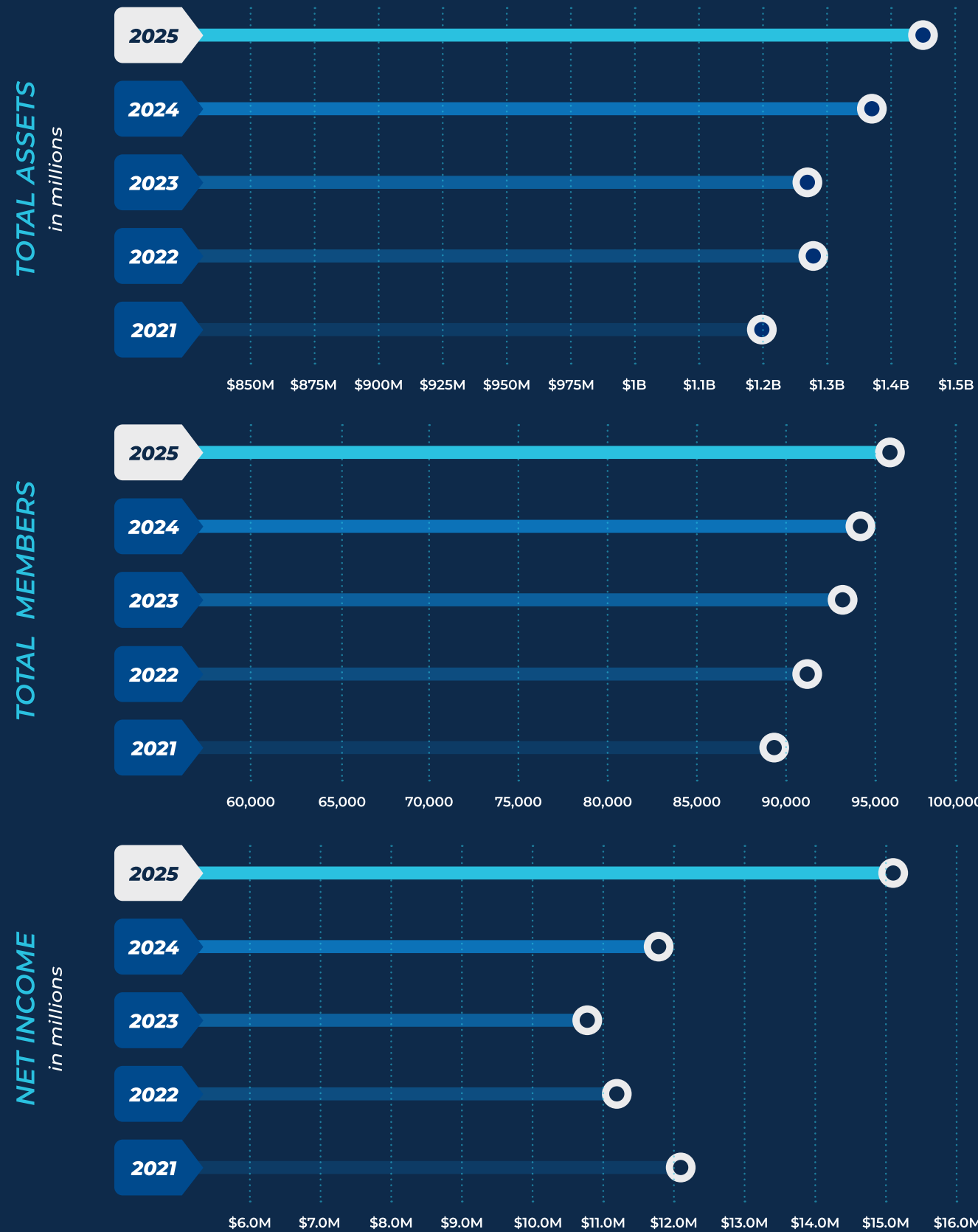
Compensation and benefits	22,562	21,457
Operations	8,114	7,964
Professional and outside services	4,479	3,845
Marketing	2,125	1,825
Occupancy	1,688	1,613
Other	1,227	1,157
Total non-interest expense	40,195	37,861

NET INCOME

	\$ 15,246	\$ 11,977
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Visit summitfcu.org to see 2025 audited financials.

THE SUMMIT STATS



BRANCH LOCATIONS

ROCHESTER

BRIGHTON BRANCH

1660 Monroe Avenue
Brighton, NY 14618

GREECE BRANCH

Canal Ponds Business Park
100 Marina Drive
Greece, NY 14626

HENRIETTA BRANCH

2087 East Henrietta Road
Henrietta, 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

PENFIELD BRANCH

2146 Penfield Road
Penfield, NY 14526

PERINTON BRANCH

665 Moseley Road
Fairport, NY 14450

VIRTUAL BRANCH

CONNECT summitfcu.org/VirtualBranch

SENECA FALLS

SENECA FALLS BRANCH

123 Fall Street
Seneca Falls, NY 13148

SYRACUSE

ERIE BOULEVARD BRANCH

1400 Erie Boulevard E.
Syracuse, NY 13210

TAFT ROAD BRANCH

5201 West Taft Road
Syracuse, NY 13212

BUFFALO

CLARENCE BRANCH

5641 Transit Road
East Amherst, NY 14051

DELAWARE/HERTEL BRANCH

2290 Delaware Avenue
Buffalo, NY 14216

CORTLAND

CORTLAND BRANCH

877 Route 13
Cortland, NY 13045





Thank you!



The Summit is federally insured by the National Credit Union Administration. Membership eligibility required. The Summit Federal Credit Union is an Equal Housing Lender. NMLS#454066.