PARTNER WITH US:

Smarter Mortgage Solutions



The Summit FCU offers a wide array of mortgage products to meet the needs of our members. Whether you're buying your first home, upgrading to something larger, downsizing, or refinancing to access cash, shorten your term, or lower your rate, **we have the solutions to meet your mortgage lending needs.**

Fixed Rates Mortgages

We offer 10, 15, 20, and 30 year terms for both primary and secondary residences. It's a reliable way to budget confidently and build equity over time.

Homebuyer Dream Program® (HDP)[1]

The Homebuyer Dream Program® (HDP)is a grant program for eligible first-time homebuyers that provides funding for down payments, closing costs, and homebuyer counseling through The Federal Home Loan Bank of New York's (FHLBNY).

ZeroDown Mortgage

Our ZeroDown Mortgage empowers homebuyers, especially those purchasing for the first time, to secure a home without the burden of an upfront down payment.

80/10/10 or 80/15/5 Mortgages

With an 80/10/10 or 80/15/5 mortgage, buyers finance 80% with a primary loan, contriube 5 or 10% as a down payment, and cover the rest with a second loan, helping avoid Private Mortgage Insurance (PMI) and potentially reducing monthly payments.

EQUAL HOUSING LENDER

NMLS#: 454066

The Summit Federal Credit Union is federally insured by the National Credit Union Administration. The Summit is an Equal Housing Lender. Membership eligibility required. Subject to credit approval. Must be 18 years or older to apply. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. All mortgage programs at The Summit Federal Credit Union require credit and property approval. You must be a member of The Summit to apply. All terms and conditions may change at any time without prior notice. Mortgage loans are only available for owner-occupied 1-4 family properties located in New York State. 1. The Homebuyer Dream Program® (HDP®) is a registered trademark of the Federal Home Loan Bank of New York (FHLBNY). Additional program details regarding the HDP are available on the FHLBNY's website at https://www.fhlbny.com/community/housing-programs/hdp/. Program eligibility is required.

I look forward to working with you!

Samantha Harrington

Business Relations Account Executive
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Serving Seneca Falls, Syracuse and Cortland companies

the SUMMIT FEDERAL CREDIT UNION

ELEVATING the ordinary.