

RELATIONSHIP ACCOUNT LEVEL TABLE

RELATIONSHIP ACCOUNT LEVEL ¹	RELATIONSHIP ACCOUNT BALANCE ²	RELATIONSHIP BALANCE FEE ³	MONTHLY ATM CARD AND CHECK CARD (debit card) TRANSACTIONS & FEES	CHECK CARD (debit card) MONTHLY FEE	NOTES
SUMMIT CLASSIC	\$0 - \$1,499.99	\$5 per month (fee waived if Relationship Account Balance is \$500 with direct deposit)	FREE Summit-owned ATM transactions** 2 FREE foreign ATM transactions - \$1.50 charge for each additional transaction	FREE	Receive unlimited FREE: Online Statement Copies Online Check Copies Online Bill Payment service
SUMMIT PLUS	\$1,500 - \$9,999.99	FREE	FREE Summit-owned ATM transactions** 5 FREE foreign ATM transactions - \$1.50 charge for each additional transaction	FREE	Receive unlimited FREE: Online Statement Copies Online Check Copies Online Bill Payment service
SUMMIT PREMIER	\$10,000 & more or member has a Summit Mortgage account or uses the MEMBERS Financial Services Program	FREE	FREE Summit-owned ATM transactions** 10 FREE foreign ATM transactions - \$1.50 charge for each additional transaction	FREE	Receive unlimited FREE: Money Orders Travelers Cheques for One Share Withdrawal Checks Certified Checks Gift Checks Check Copies Demand Statements Statement Copies Online Bill Payment service

**ATM (automated teller machine) transactions consist of withdrawals and/or balance inquiries. Foreign ATM transactions are non-Summit owned ATMs.

RELATIONSHIP ACCOUNT LEVEL FEES

¹Relationship Account Level:

Your Relationship Account Level is determined on the first business day of the month based on your prior month's Relationship Account Balance. Once your account has been assigned to a level, all fees assessed to your account for the month will be based on the Relationship Account Level, except that no Relationship Balance Fee will be imposed if you meet one of the Relationship Balance Fee exemptions.[†]

²Relationship Account Balance:

The Relationship Account Balance for each account is the sum of:

- the average daily balance for the month in each of your savings accounts;
- all loan and certificate account balances as of the last business day of the month;
- and the previous month's Visa credit card New Balance as disclosed on your Summit Visa credit card statement.

³Relationship Balance Fee:

If applicable, the \$5.00 fee will be deducted from your Primary savings account on the day your Relationship Account Level is determined. If the funds are not available in the Primary savings account, the Relationship Balance Fee will be deducted from other savings accounts. However, savings in an account that would lose special tax treatment under any law are excluded.

[†]Relationship Balance Fee Exemptions:

Your Summit account will be exempt from the Relationship Balance Fee if you meet at least one of the criteria listed below. However, other applicable fees disclosed on the Relationship Account Level Table will still be assessed based on your Relationship Account Level.

- Members younger than 23 years of age
- Members 60 years of age and older
- Relationship Fee Exemption (Household Income Requirements)^{††}
- Multiple Account Exemption^{††}
- Accounts opened for less than 6 months
- Not-for-profit organizations
- Business Accounts
- **Former Kenton members through 10/1/2010**

^{††} To qualify for this exemption, an application must be completed and approved.



January 1, 2010