

Another reason to love your Summit Account – Apple Pay™.

The easy, safe and private way to pay is now available on your Summit Visa debit and credit card¹.

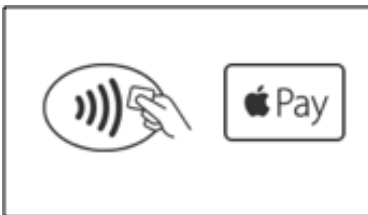
HOW TO GET STARTED

1. Open the Passbook® application on a compatible Apple device. On your iPad Air 2 or iPad mini 3, go to Settings > Passbook & Apple Pay and follow the steps below.
2. Select "Add Credit or Debit Card" or the + symbol within the Passbook application.
3. Select "Next".
4. Position your Summit Visa debit or credit card within the white lines that appear in the Passbook application. It will automatically capture your card number and advance you to the next screen.
5. Enter your Visa debit or credit card number, expiration date, and security code. Once the information is entered, select "Next".
6. The screen will display the Apple Pay Terms and Conditions. Select "Agree" in order to continue the registration process.
7. If the message "The Summit Debit or Credit Card is ready for Apple Pay" appears, the card registration process is complete and you may begin using Apple Pay. If the message "Call 1 (800) 836-7328 to verify your card for Apple Pay" appears, please contact our Member Service Center at (585) 453-7030 or (800) 836-7328 extension 7030 and we will walk you through the rest of the registration process.

WHERE TO USE APPLE PAY

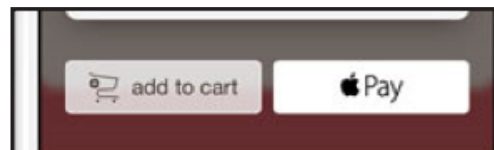
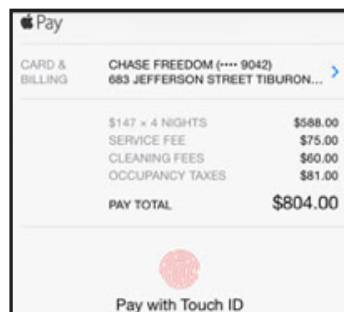
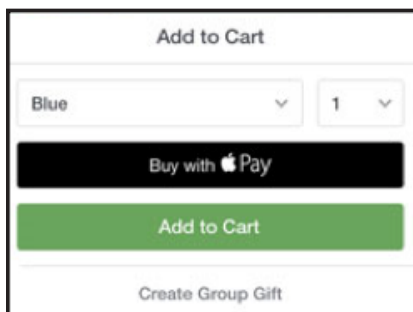
In stores:

Look for one of these symbols at checkout.



Within Online Apps:

Below are examples of images the members will see at check out for an easy way to pay within apps:



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