THE SUMMIT FEDERAL CREDIT UNION

HOME EQUITY RATE SHEET (1)

Rates effective November 1, 2026 through November 15, 2026

Revision Date 11/01/2026

VARIABLE RATE 85% LOAN-TO-VALUE

				MEMBER PAYS CLOSING COSTS (2)					SUMMIT PAYS CLOSING COSTS (2)				
TYPE OF LOANS	**Loan Amount/ Line of Credit Avail.**	**Maximum Loan to Value**	**Term (mos.)**	**6 Month Intro APR (1)**	**Index (Prime Rate)**	**Margin**	**Fully Indexed APR**	**Payment Per $1000**	**6 Month Intro APR (1)**	**Index (Prime Rate)**	**Margin**	**Fully Indexed APR**	**Payment Per $1000**
Closed End Home Equity/ Variable Rate	$15,000 or less	85%	60-180	N/A	7.00	0.00	7.00	$19.80 (4)	N/A	7.00	0.25	7.25	$19.92
	$15,000.01 - $50,000	85%	60-180	N/A	7.00	-0.25	6.75	$19.74	N/A	7.00	0.00	7.00	$19.80
	over $50,000	85%	60-180	N/A	7.00	-0.50	6.50	$19.62	N/A	7.00	-0.25	6.75	$19.74
Open End Home Equity/ Variable Rate	$15,000 or less	85%		N/A	7.00	0.25	7.25	$9.30	N/A	7.00	0.50	7.50	$9.50
	$15,000.01 - $50,000	85%		N/A	7.00	0.00	7.00	$9.10	N/A	7.00	0.25	7.25	$9.30
	over $50,000	85%		N/A	7.00	-0.25	6.75	$8.80	N/A	7.00	0.00	7.00	$9.10

VARIABLE RATE 95% LOAN-TO-VALUE

				MEMBER PAYS CLOSING COSTS (2)					SUMMIT PAYS CLOSING COSTS (2)				
TYPE OF LOANS	**Loan Amount/ Line of Credit Avail.**	**Maximum Loan to Value**	**Term (mos.)**	**6 Month Intro APR (1)**	**Index (Prime Rate)**	**Margin**	**Resulting APR (2)**	**Payment Per $1000**	**6 Month Intro APR (1)**	**Index (Prime Rate)**	**Margin**	**Resulting APR (2)**	**Payment Per $1000**
Closed End Home Equity/ Variable Rate	$0 - $35,000	95%	60-180	N/A	7.00	0.35	7.35	$19.96 (4)	N/A	7.00	0.60	7.60	$20.08
Open End Home Equity/ Variable Rate	$0 - $35,000	95%		N/A	7.00	0.50	7.50	$9.50	N/A	7.00	0.75	7.75	$9.70

FIXED HOME EQUITY PROGRAM

			MEMBER PAYS CLOSING COSTS (2)			SUMMIT PAYS CLOSING COSTS (2)		
TYPE OF LOANS	**Maximum Loan to Value**	**Term (mos.)**	**APR with AUTO PMT (3)**	**APR with BILLING**	**Payment Per $1000**	**APR with AUTO PMT (3)**	**APR with BILLING**	**Payment Per $1000**
Closed End HE/Fixed	85%	60	5.70	5.95	$19.27	5.95	6.20	$19.39
Closed End HE/Fixed	85%	120	5.95	6.20	$11.18	6.20	6.45	$11.31

Notes:

(1) The Introductory Annual Percentage rate (APR) used during the first 6 months after the open date is not based on the index and margin used to make later adjustments. After the introductory rate expires, account subject to a variable rate based on the highest Prime Rate as published in the Wall Street Journal's Money Rates Section in effect on the day that any introductory period expires and subsequently on the last Tuesday of the calendar month immediately preceding each change date plus a margin. A change in the APR will result in a change in the payment amount. Maximum 18% APR. For current home equity product rates, call our Member Service Center at (585) 453-7030 or 1-800-836-7328, extension 7030.

(2) If you opt not to pay the closing costs associated with your line of credit or loan, we will require you to reimburse us for all costs we incurred to open your line of credit or loan, unless you keep your account open for at least three years from the date of your home equity line of credit or home equity loan closing. The mortgaged property must be a 1-4 family dwelling located in New York State and occupied by an owner who is a member of The Summit FCU. Closing costs (when applicable) include a title search, abstract redate, mortgage tax, filing fees, flood certificate fee, Credit Union appraisal fee, and title insurance, and are estimated to range from $495 to $1,500. You may receive a specific itemization of these fees upon request. Property insurance is required.

(3) The automatic payment rate is only available when the member authorizes the Credit Union to automatically deduct payments from the member's share account. To receive the automatic payment rate, the payment transfer must be from a member's share 8 or share 20 account.

(4) This represents the payment per $1,000 based on a repayment term of 60 months.

All loans are subject to credit approval. You must be a member of The Summit FCU to take advantage of its products and services. All rates are subject to change without notice. Additional restrictions may apply. The Summit FCU is an Equal Housing Lender. We do business in accordance with the Fair Housing Law and the Equal Credit Opportunity Act. Our main office is located at 100 Marina Drive, Rochester, NY 14626.