the SUMMIT FEDERAL CREDIT UNION

RATE AND FEE SCHEDULE

RATE SCHEDULE

Effective November 1, 2026

RATES

Account Type	Dividend Rate/ Annual Percentage Yield	Account Type	Dividend Rate/ Annual Percentage Yield
For month ending October 31, 2026			
Primary/Safari/Forward Bound Regular/ Saver's 1000 Savings	0.050% / 0.050%	**Visa® Secured Credit Card Share**	0.050% / 0.050%
		Automatic Loan Payment Share	0.000% / 0.000%
Effective 11/1/2026–11/30/2026			
Money Market		**IRA/Coverdell/Roth Savings**	1.736% / 1.750%
$1,500-$9,999.99	1.094% / 1.100%	**RoundUp Savings**	0.200% / 0.200%
$10,000-$24,999.99	1.193% / 1.200%	**Checking**	
$25,000-$49,999.99	1.440% / 1.450%	Basic	0.000% / 0.000%
$50,000 & up	1.736% / 1.750%	Enhanced	0.000% / 0.000%
MoneyMax		Premium	0.100% / 0.100%
$1,500-$74,999.99	1.736% / 1.750%	Digital Edge Spend	0.000% / 0.000%
$75,000-$149,999.99	2.129% / 2.150%	Digital Freedom Spend	0.000% / 0.000%
$150,000 & up	2.472% / 2.500%	**Business Checking**	
Health Savings Account (HSA)		Enhanced	0.000% / 0.000%
$100-$2,499.99	0.349% / 0.350%	Premium	0.100% / 0.100%
$2,500-$9,999.99	0.797% / 0.800%		
$10,000 & up	1.045% / 1.050%		

	Primary/ Safari/ Forward Bound/ Regular/ Saver's 1000 Savings Accounts	Health Savings Account	Automatic Loan Pay Share	Money Market Account	MoneyMax Account	IRA/ Coverdell/ Roth Savings	Checking Accounts	Business Enhanced/ Business Premium Checking	RoundUp Savings
Dividends									
Dividend Compounding	Note 3	Note 3	N/A	Note 3	Note 3	Note 3	Note 3	Note 3	Note 3
Dividend Crediting	Note 3	Note 3	N/A	Note 3	Note 3	Note 3	Note 3	Note 3	Note 3
Balance Requirements									
Minimum opening deposit	$5 (par value) Primary Savings only	None	None	None	$25,000	None	None	None	None
Minimum balance to avoid a fee	Refer to Account Maintenance Fee section	Refer to Account Maintenance Fee section	Refer to Account Maintenance Fee section	Refer to Account Maintenance Fee section	Refer to Account Maintenance Fee section $25,000	Refer to Account Maintenance Fee section	Refer to Account Maintenance Fee section Premium - $1,000 avg daily balance	Refer to Account Maintenance Fee section Business Enhanced - $2,500 Business Premium - $7,500	None
Minimum average daily balance to earn dividends	$100 waived members <18 years of age	$100	N/A	$1,500	$1,500	None	Premium only - $1,000 average daily balance	Business Premium only - $7,500 average daily balance	None
Balance method	Average daily balance	Average daily balance	Average daily balance	Average daily balance	Average daily balance	Average daily balance	Average daily balance	Average daily balance	Average daily balance
Account Limitations	Note 7 and 8	Note 8	Note 7 and 8	Note 7 and 8	Note 7 and 8	Note 7 and 8	Note 8, 10 & 11	See Note 8 and 10. See Business Checking Account Fee Schedule.	Note 9

the SUMMIT FEDERAL CREDIT UNION

RATE AND FEE SCHEDULE

FEE SCHEDULE

Effective November 1, 2026

ACCOUNT MAINTENANCE FEE

Account Maintenance Fee.....$5.95 per month.

A monthly Account Maintenance Fee of $5.95 will be deducted from your Primary Savings account on the last day of the month. If funds are not available, the Account Maintenance Fee will be deducted from your checking account (if applicable).

No Account Maintenance Fee will be imposed if you meet one of the exemptions below:

- monthly Combined Balance is $2,500 or greater. On the last business day of the month, we will determine your Combined Balance which is the sum of:
  - » the average daily balance for the month in your savings and checking accounts;
  - » all loan and certificate account balances as of the last business day of the month;
  - » your VISA® credit card balance on the day prior to the last day of the month;
  - » and your mortgage balance on the day prior to the last day of the month.
- members 22 years of age and younger
- members 65 years of age and older
- household Income Exemptions (application must be completed and approved)
- multiple Account Exemption (Affinity and Pinnacle Benefit Levels)
- accounts opened for less than 3 months
- accounts that have 10 or more debit card Point of Sale (POS) transactions posted during the month
- non-profit organizations
- Business Accounts
- Checking with Direct Deposit (at least one direct deposit must be received per quarter)
- Digital Edge Spend Account
- members who are employed through a qualified Member Company that is part of our Health Savings Program offered through our Business Relations Team, and also have a Health Savings Account Share

GENERAL ACCOUNT FEES

ATM Withdrawals and Inquiries:

Summit Owned ATM machine.....FREE
Non-Summit Owned ATM machines.....$2
Visa® Debit Card Point-of-Sale (POS) transactions.....FREE

Fee will be imposed for each additional non-Summit Owned ATM withdrawal and/or balance inquiry which exceeds the free transactions associated with your Benefit Level. Multiple transactions during an ATM session may result in multiple fees. There is no fee for purchases made at merchant locations using your Visa® Debit Card.

Dormant Account Fee.....$20
Accounts will incur a Dormant Account Fee after being inactive 1,094 days.

Early Account Closure Fee (180 days of account opening).....$5

Inactivity Fee.....$15 per quarter

Accounts will incur a fee if all of the inactive account criteria is met. Deductions will be made from the Primary savings account on the first business day following the calendar quarter. Inactivity criteria based on Summit accounts:

- member's aggregate average daily balance is less than $500 in all of their share accounts combined for the last month of the calendar quarter, and;
- member does not have a current loan relationship with The Summit (including Visa credit card, overdraft protection/line of credit, or mortgage products), and;
- member does not have a current certificate, and;
- member has not had activity in any of his/her accounts within 6 months, and;
- member is age 23 years or older.

Insufficient Funds Fee.....$25
There is a $25 fee for:

- checks returned for insufficient funds;
- returned or rejected withdrawals (including ACH debits, Bill Pay, and pre-authorized withdrawals);
- ATM, POS, and Debit Card transactions made against insufficient funds (no fee charged unless opted-in to Courtesy Pay Select and not eligible for coverage at the time of the transaction).

Share-to-Share Overdraft Transfer Fee*.....$10 per item
Fee incurred when funds are transferred between primary savings and checking accounts as an overdraft transaction.

Statement/History Fee*:

Statement copies for previous quarter.....$20 per hour
Minimum charge per statement.....$5
Interim statement copy.....$1

ACCOUNT & MISCELLANEOUS FEES

ATM or VISA® Debit/Check Card $30
Rush Fee for Card

Balance Checkbook Fee.....$20/hr.

Business Checking Account Fees:
(See separate Business Account Fee Schedule for applicable fees.)

Check Cashing Fee (non-members, per visit) $5

Check Copy Fee*.....$5

Check*/ HSA Check Order Fee..... *Varies by style*
The Summit will automatically deduct the cost of the checks from the member's account.

Courtesy Pay Fee^.....$25

Courtesy Pay Select Fee^ $25

^There is a $25 fee for each Courtesy Pay transaction payment. (Note: there is a maximum of five (5) Courtesy Pay fees that the Credit Union may charge per day, per account.) Members with a Digital Edge Spend Account will be charged a fee if, after the transaction posts, the available balance is negative more than $25.00. Members with all other checking and spend accounts will be charged a fee if, after the transaction posts, the available balance is negative more than $10.00.

Duplicate Sales Draft Fee.....$5

EZ Loan Pay:

Online/Mobile $1/each
Phone $10/each

Foreign Transaction Fee - Visa® Debit Cards
2% of the transaction amount in US dollars
Foreign transactions are any transactions that you complete or a merchant completes outside of the U.S. This includes Internet transactions (and other transactions) initiated in the U.S. with a merchant who processes the transaction in a foreign country.

HSA Institution to Institution Transfer Fee.....$30

IRA Institution to Institution Transfer Fee $30

Legal Order Processing Fee (per request).....$95

MoneyMax Account Low Balance Fee.....$10
If the average daily balance in a MoneyMax Account falls below $25,000 in any month a fee will be charged to the account on the last business day of that month.

Money Orders* $2/each

Mortgage Subordination Fee.....$125

Notary Fee (non-members).....$2

Official Checks* $5

Online Check Copies .....Free

Overdraft Protection/Line of Credit

Late Payment Fee.....$35
Fee imposed if payment is not received on or prior to your due date.

Premium Checking Low Balance Fee.....$5
If the average daily balance in a Premium Checking account falls below $1,000 in any month, a fee will be charged to the account on the last business day of that month.

Protest Fees (per request).....$15

Research Fee.....$20 per hour

Return Mail/Bad Address Fee.....$5

Stop Payments $25
Per check, Preauthorized withdrawal, ACH withdrawal, or Zelle®

Verification of Deposit (per request).....$20

Visa® Gift Cards*:

Purchase fee.....$3.95
Card/PIN replacement fee $9.95
Inactivity fee after 12 consecutive months of inactivity.....$7.95

Wire Transfers:

Incoming - Domestic $20
Incoming - International $20
Outgoing - Domestic.....$20
Outgoing - International.....$60

**These services may be FREE based on your Member Benefit Level. See enclosed Benefit Level Program comparison chart for further details.*

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

1. Rate Information. The dividend rate and annual percentage yield may change every dividend period. The dividend rate for your account is declared by the credit union Board of Directors. The Money Market and the MoneyMax Account are tiered rate accounts. Once a particular balance range is met, the dividend rate and annual percentage yield for that average daily balance range will apply to the full balance of your account.

2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. Dividend Compounding and Crediting. The dividend period is monthly. Dividends will be compounded and posted to your account every month.

4. Average daily balance computation method. Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

5. Accrual of Dividends. For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

6. Balance Information. You must complete payment of one share ($5.00/par value) in your Primary Savings account as a condition of admission to membership and to maintain membership. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. *(Note: If a Summit savings account has been inactive for more than one year and has less than a $100 balance, the funds will be transferred to the member's Primary Savings account. If a Summit Automatic Loan Payment Share account has been inactive for more than one year, the entire balance of the Automatic Loan Payment Share account will be transferred to the member's Primary Savings account. If a Summit Money Market or MoneyMax Account has been inactive for more than one year and has less than a $1,500 balance, the funds will be transferred to the member's Primary Savings account. This transfer is not contingent on the status of any other services the member may have with The Summit or the age of the member.)*

7. Transaction Limitations. We reserve the right at any time to require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

8. Account Limitations. The maximum automated teller machine withdrawal using the ATM Card is $300 per day. The maximum automated teller machine withdrawal using the Visa® Debit Card is $500 per day. The maximum automated teller machine deposit using either the ATM Card or the Visa® Debit Card is $15,000 per day. The maximum branch teller cash withdrawal is $3,000 per day.

9. RoundUp Savings Account. Please refer to the RoundUp Savings Account Terms and Conditions at *https://www.summitfcu.org/roundup-terms*.

10. Courtesy Pay. The Credit Union may choose to cover certain withdrawal requests (except on transactions that are ATM or one-time Visa® Debit Card Transactions) from your checking accounts in excess of the available balance in your account. If you are eligible and you opt-in, you may participate in the Courtesy Pay Select Program providing overdraft protection for ATM and one-time Visa Debit Card transactions. Courtesy Pay & Courtesy Pay Select is only available to those members whose accounts are in good standing, the primary member on the account is 18 years of age or older. We can terminate this service at any time in our sole discretion. Any overdraft resulting from a Courtesy Pay or Courtesy Pay Select transaction must be repaid within 10 days after the date of the transaction. Refer to the Membership and Account Agreement for further details.

11. Digital Spend Account Requirements. In order to open and maintain a *Digital Edge Spend Accoun*t at The Summit the following is required: The primary account holder must be less than 27 years of age, enrolled in E-statement (electronic) delivery, enrolled in Mobile or Online Banking Services, and must perform a minimum of ten (10) Debit Card transactions that post each month on the Digital Edge Spend Account. If these requirements are not maintained while the primary account holder is less than 27 years of age, the account will automatically convert to an Enhanced Checking account after 90 days. When the primary account holder turns 27 years of age, the account will automatically convert to a Digital Freedom Spend Account. In order to open and maintain a *Digital Freedom Spend Account* at The Summit the following is required: The primary account holder must be 27 years of age or older, enrolled in E-statement (electronic) delivery, enrolled in Mobile or Online Banking Services, and must perform a minimum of ten (10) Debit Card transactions that post each month on the Digital Freedom Spend Account. If these requirements are not maintained, the account will automatically convert to an Enhanced Checking account after 90 days.

12. Checking Account and Debit Card Bonus. Offer limited to members that have not had a Checking account or Summit Visa® Debit Card in the past 120 days or have not been paid a Checking Account or Summit Visa® Debit Card promotional bonus in the past 36 months. Limited to 1 cardholder per account (primary cardholder). To receive the one-time $150 bonus, you must open a Checking Account, order a new Summit Visa® Debit Card by 11/30/26 and complete 50 point-of-sale transactions posted to your account by 1/31/27. Please allow 4-6 weeks after meeting qualifications for The Summit to deposit your $150 bonus into your checking account. You must keep your checking account open and in good standing through 6/15/27. The $150 bonus will be reported, and you will receive IRS Form 1099-INT. Any applicable taxes are the responsibility of the member. Offer subject to change at any time at our sole discretion without notice.

13. Primary Savings Account Bonus – Only New Members referred to The Summit by an Existing Member. A one-time bonus of $40 will be rewarded for primary savings accounts opened between 8/15/26 and 12/31/26. The cash bonus will be deposited into the Primary Savings Account within 7 days of account opening. Only available to first-time primary account holders and is limited to one account per member. Offer excludes Estate and Safari Club accounts. NEW MEMBER: Must keep your Primary Savings Account open and in good standing through 4/30/27.

14. Youth Account Bonus. Bonus of $20, paid within 7-10 business days of account opening, will be deposited into the savings account required for membership. Offer applies to new Safari or Forward Bound accounts for ages 0 through 17 only. Youth accounts must be opened between 8/15/26 – 12/31/26. Offer limited to members that have not had a youth account in the past 12 months. The $20 gift is considered interest and is reportable on IRS Form 1099-INT. You will be responsible for all applicable federal, state, and local taxes relating to the $20 gift.

MEMBER BENEFITS PROGRAM

BENEFIT LEVEL CHART

the SUMMIT FEDERAL CREDIT UNION

Benefit Level[1]	Pinnacle	Affinity	Signature	Partnership
Monthly Combined Balance[2] (All your combined Savings, Loan, Credit Card and Mortgage Balances)	$50,000 or more	$25,000 - $49,999.99	$2,500 - $24,999.99	Under $2,500
Summit Owned ATM transactions per month	Unlimited	Unlimited	Unlimited	Unlimited
Free Non-Summit Owned ATM transactions per month	20	10	5	2
Fee for each additional non-Summit ATM transaction	$2.00	$2.00	$2.00	$2.00
ATM Surcharge Rebate* (Monthly)	$8.00	None	None	None
Free Services**				
The Summit Retirement & Investment Services Consultation	✓	✓	✓	✓
CashBack+***	✓	✓	✓	✓
Free Personalized Financial Coaching	✓	✓	✓	✓
Replacement Card and/or PIN****	✓	✓	✓	✓
Official Checks	✓	✓	✓	
Statement Copies (Interim)	✓	✓	✓	
Money Orders	✓	✓		
Check Copies	✓	✓		
Statement Copies (Replacement)	✓	✓		
Free personal checks (Specialty Gray) or a credit toward purchase for your checking account*****	✓			
Visa® Gift Card Fee Waived******	✓			

*Automatically applied at month end for ATMs in US only. **If check mark is not indicated, a fee may apply. Please refer to our Rate and Fee Schedule for more information. ***CashBack+ is a service offered through Prizeout Partners, LLC (Prizeout). Prizeout determines the cash back amount for each participating retailer. Retailer and cash back options may change depending on a variety of factors including previous purchase history, location, promotional campaigns, and more. ****Visa® Debit Cards only. *****One box per request at the Pinnacle Level. ******Maximum of ten cards per visit.

[1] Benefit Level:

On the last business day of the month we will determine your Combined Balance. Your Combined Balance will set your Benefits for the following month.

[2] Combined Balance:

Your Combined Balance for each account is the sum of:

- the average daily balance for the month in your savings and checking accounts;
- all loan and certificate account balances as of the last business day of the month;
- your VISA® credit card balance on the day prior to the last day of the month;
- and your mortgage balance on the day prior to the last day of the month.

Digital Edge Spend Account Privileges:

Members will a Digital Edge Checking Account will be exempt from the following fees:

- Account Maintenance Fee
- Share-to-Share Overdraft Transfer Fee
- Courtesy Pay Fees and Courtesy Pay Select Fees if the available balance at the time the transaction is authorized is less than negative $25 (-$25).
- First box of personal checks upon account opening

To be eligible for the fee exemptions above, a member with a Digital Edge Checking Account must less than 27 years of age, enrolled in Electronic Statements, enrolled in Mobile or Online Banking, and must have an Active Debit Card (defined as performing a minimum of ten (10) Debit Card transactions that post and settle each month on the Digital Edge account). Members that no longer qualify for the Digital Edge Checking will be converted to the Enhanced Checking account (if under 27) or the Digital Freedom Checking account (when turning 27) and no longer qualify for these fee exemptions.