

ACCOUNT & FEE COMPARISON CHART

Below please find a comprehensive review of The Summit's account types and a comparison between The Summit FCU and Syracuse FCU's fee structure. While you may notice that some of the account names have changed, you'll be pleased to see that their great features have remained intact and have even been enhanced. As always, if you have any questions as you read through this material, please contact The Summit's Member Service Center at (800) 836-7328 extension 7030. Thank you and we look forward to serving you!

ACCOUNT TYPES

Syracuse FCU	The Summit FCU	Notes
Primary Savings	Primary Savings	This savings account is key to your financial relationship with the credit union and you'll earn dividends with a minimum average daily balance of \$100 (formerly \$5).
Share Drafts	Enhanced Checking	Enjoy both savings and extra conveniences like FREE Online Services , 24/7 Quik Tran, Teller-by-Phone Service, and VISA Debit Cards.
Kids Accounts ages 13-17	Forward Bound Youth Accounts	Forward Bound members receive special publications throughout the year and have access to online tools that help young people learn about money management, investing, saving and use of credit. There is no minimum average daily balance required to earn dividends.
Kids Accounts ages 12 and under	Safari Club Youth Accounts	This special account is designed to reward our youngest members for making deposits into their savings accounts. Safari Club members receive newsletters and are eligible to win prizes! There is no minimum average daily balance required to earn dividends.
Christmas Club Transfer Share Special Fund Escrow Account Vacation Account Secured VISA Security Mutual Life Insurance Trustmark Health	Holiday Club Regular Savings Regular Savings Regular Savings Regular Savings Regular Savings Balances will be transferred to Primary Savings Account Balances will be transferred to Primary Savings Account	These accounts, which are perfect for saving for holiday gifts, a special vacation or special occasions, will earn dividends with a minimum average daily balance of \$100 (formerly \$5). There is no minimum average daily balance required to earn dividends for members under the age of 18.
Education IRA Employee Reimbursement Account IRA IRA Money Market Regular IRA Money Market Regular Roth IRA Roth Conversion IRA Regular Roth IRA	Coverdell IRA Traditional IRA Traditional IRA Traditional IRA Roth IRA Roth IRA Roth IRA	There is no minimum average balance required to earn dividends on these great tax-advantaged accounts.
Money Market PT50 Money Market	Money Market Money Market	Summit Money Markets offer a great way to save while maintaining account access (some limitations apply). Earn competitive dividends on these accounts when you have a minimum average daily balance of \$1,500 (formerly \$0). Dividends paid are based on the average daily balance for the month. The average balance is used to determine what dividend rate has been earned; the dividend rate then applies to the entire balance in the Money Market account for the month. At Syracuse FCU, the Money Market accounts paid a tiered dividend with multiple rates for the month based on balances within each tier.

Syracuse FCU	The Summit FCU	Notes
Money Market Special	MoneyMax Money Market Account	This high-yield money market account allows you to earn maximum dividends versus those on a regular savings account for balances starting at \$1,500 (formerly \$25,000). There is a minimum balance requirement of \$25,000 to avoid a fee (previously no fee incurred).

FEES

This information is being provided to you as a comparison of the Rate and Fee Schedule for The Summit FCU versus Syracuse FCU. Effective April 1, 2010, your account will follow The Summit Rate and Fee Schedule. Please refer to the enclosed Summit Rate and Fee Schedule for detailed information with respect to fees imposed by The Summit.

Name	Syracuse FCU	The Summit FCU	Notes
ATM Fee -Foreign Machines	\$1.50 per transaction	\$1.50 per transaction that exceeds the free foreign ATM transactions you are entitled to based upon your Relationship Level. (See notes)	At The Summit, the number of free transactions allowed each month is based on your Relationship Level (2 for Classic, 5 for Plus and 10 for Premier). As with Syracuse FCU, there was no fee for ATMs owned by the credit union or ShareNet ATMs
NEW Service! Certified Checks	Not offered	\$5 per check	
Check Cashing Fee	\$0	FREE for all members.	Non-Members pay a \$5 fee for this service at The Summit.
Check/ Sales Draft Copy	\$7.50 each	FREE Online, \$5 each for other requests	Premier members can receive up to 25 free check copies per month. Copies are FREE online via Summit Online Access.
Courtesy Pay Fee	\$30 per item	\$29 per item	At The Summit, member must be at least 18 years old with an account opened for 90 days to qualify, loans must be current. At Syracuse FCU, there was no waiting period but amounts greater than \$500 or 80% of the previous month's direct deposit were not paid.
Early Account Closure	\$0	\$5	Fee is only imposed if account is closed within first 180 days of account opening.
NEW Service! Foreign Currency Requests	Not offered	\$15 per request	Fee is charged for purchase and redemption.
NEW Service! Gift Checks	Not offered	\$2.50 each	FREE for Summit Premier members
Inactivity Fee	\$5 per month	\$10 per quarter	At The Summit, the fee is charged to the primary savings quarterly if the member is 23 years old or older with less than \$100 in combined balances, no loan or certificate relationship and the account has not had activity in 6 months. All Syracuse FCU members will be exempt from this fee for the first six months. At Syracuse, a fee was charged if there was no activity on the account for 24 months or more. This does not include IRA or kid's accounts.
Insufficient Funds Fee	\$30 per item	\$29 per item	The parameters were the same for both credit unions: Includes checks, POS transactions, returned items that were deposited, ATM transactions, and checks returned that were posted to a loan.
Interim Statement	\$0	FREE Online, \$1 per copy	Online statements are FREE for all Summit members. Fee pertains to statements requested at a branch or over the phone.
IRA institution transfer fee	\$0	\$25	Fee only imposed when funds leaving The Summit.

Name	Syracuse FCU	The Summit FCU	Notes
Legal Order Processing Fee	\$25	\$75 per request	
Money Max Low Balance Fee	\$0	\$10 per month	Fee is charged on the last day of the month when the average daily balance on the account is less than \$25,000 for the month.
Official Check Fee	One free per day then \$1 each	\$2 per check	FREE to Premier members.
Online Bill Payment	Up to 7 Free bills per month with \$1 each thereafter	FREE	All Summit Online Services are FREE for members and enrollment is easy.
Protest Fee	\$0	\$15 per request	
Replacement Card/PIN	\$10 per request	\$5 per request	
Statement Copies	\$7.50 each	FREE Online, \$5 each	Premier members receive unlimited FREE statement copies. Copies are FREE and available online via Summit Online Access.
Stop Payments	\$15 per item	\$29	Includes checks and ACH items.
Wire Transfers-Incoming	\$20	\$10	Domestic and International Incoming Wires
Wire Transfers-Outgoing	\$20 Domestic, \$40 International	\$20 Domestic, \$30 International	
Written Verification of Deposit	\$7.50	\$15 per request	

SERVICES

This information is being provided to you to highlight certain differences in The Summit Electronic Fund Transfers Agreement and Disclosure (EFT Agreement) from the Syracuse FCU EFT Agreement. Effective April 1, 2010, your account will follow the Summit FCU EFT Agreement. Please refer to the enclosed Summit EFT Agreement for detailed information with respect to EFT services by The Summit.

Name	Syracuse FCU	The Summit FCU
VISA Debit Card		
- EFT Services	You may use your ATM card and Personal Identification Number (PIN) in ATMs of the credit union, Accel, PLUS, Member Access, The Exchange, and Sharenet networks. In addition, you may use your card without a PIN for certain transactions on the VISA, Accel, Member Access, The Exchange, and PLUS networks.	You may use your ATM card and Personal Identification Number (PIN) in ATMs of the credit union, NYCE, PLUS, Co-Op, VISA, Sharenet, and SUM networks. In addition, you may use your card without a PIN for certain transactions on the VISA and NYCE networks.
- Deposits	Not offered	You may make deposits to your savings and checking accounts at select Summit owned ATMs only.
- Debit Card ATM Limitations	You may withdraw up to a maximum of \$505 in any one day, if there are sufficient funds in your account. Cash withdrawals made from your checking account using your Debit card are limited to 5 per day.	You may withdraw up to a maximum of \$500 in any one day, if there are sufficient funds in your account. Cash withdrawals made from your checking account using your Debit card are limited to the available balance in your checking account.

Name	Syracuse FCU	The Summit FCU
<u>ATM Card</u> - EFT Services - Deposits - POS - ATM Limitations	You may use your ATM card and PIN in ATMs of the credit union, Accel, PLUS, Member Access, The Exchange, and Sharenet networks. Not offered You may make point-of-sale (POS) transactions with your ATM card and PIN to purchase goods or services at POS terminals that carry Accel and The Exchange network logo(s). You may withdraw up to a maximum of \$505 in any one day, if there are sufficient funds in your account. Cash withdrawals made from your checking account using your ATM card are limited to 5 per day.	You may use your ATM card and PIN in ATMs of the credit union, NYCE, PLUS, Co-Op, Sharenet, and SUM networks. You may make deposits to your savings and checking accounts at select Summit owned ATMs only. You may make point-of-sale (POS) transactions with your ATM card and PIN to purchase good or services at POS terminals that carry the NYCE network logo. You may withdraw up to a maximum of \$300 in any one day, if there are sufficient funds in your account. Cash withdrawals made from your checking account using your ATM card are limited to the available balance in your checking account.
<u>Online Services</u> - Online Access Service	Make bill payments to preauthorized creditors. Withdraw and transfer funds from your share, share draft, Money Market, and Club accounts.	Make bill payments to preauthorized creditors, apply for Summit loans, request stop payment of your personal checks, schedule transfers, or get information about the Credit Union's products and services. Refer to the enclosed Electronic Fund Transfers Agreement and Disclosure and Rate and Fee Schedule for further details.
<u>Courtesy Pay</u>	Members must apply and be approved for this service. There was no waiting period but amounts greater than \$500 or 80% of the previous month's direct deposit were not paid.	Members are automatically enrolled if they are at least 18 years old with an account opened for 90 days and their loans are current. Courtesy Pay limit is a maximum of \$300. Refer to the Electronic Fund Transfers Agreement and Disclosure for further details.