

THE SUMMIT FEDERAL CREDIT UNION'S RATE AND FEE SCHEDULE

The Credit Union may offer other rates for these accounts periodically. Rates are subject to change without notice.

| | PRIMARY/ SAFARI/ FORWARD BOUND/ REGULAR/ SAVER'S 1000 SAVINGS ACCOUNTS For month ending January 31, 2010 | AUTO LOAN PAY SHARE ACCOUNT For month ending January 31, 2010 | MONEY MARKET ACCOUNT Effective 2/1/10 - 2/28/10 | MONEYMAX ACCOUNT Effective 2/1/10 - 2/28/10 | IRA/ COVERDELL/ ROTH SAVINGS ACCOUNTS Effective 2/1/10 - 2/28/10 | CHECKING ACCOUNTS Effective 2/1/10 - 2/28/10 | BUSINESS ENHANCED/ BUSINESS PREMIUM CHECKING ACCOUNTS Effective 2/1/10 - 2/28/10 |
|--|---|--|---|--|---|---|--|
| DIVIDENDS (Dividend Rate/ Annual Percentage Yield) | 0.200% / 0.200% | 0.000% / 0.000% | \$1,500-\$9,999.99 0.349% / 0.350% \$10,000-\$24,999.99 0.499% / 0.500% \$25,000-\$49,999.99 0.648% / 0.650% \$50,000 & up 0.747% / 0.750% | \$1,500-\$74,999.99 0.747% / 0.750% \$75,000-\$149,999.99 0.896% / 0.900% \$150,000 & up 0.995% / 1.000% | 0.747% / 0.750% | Basic 0.000% / 0.000% Enhanced 0.000% / 0.000% Premium 0.150% / 0.150% Progressive Checking 0.000% / 0.000% | Enhanced 0.000% / 0.000% Premium 0.150% / 0.150% |
| Dividend Compounding and Crediting | See Section 3 below. | N/A | See Section 3 below. | See Section 3 below. | See Section 3 below. | See Section 3 below. | See Section 3 below. |
| BALANCE REQUIREMENTS | | | | | | | |
| Minimum Opening Deposit | \$5 (par value) Primary Savings only | NONE | NONE | \$25,000 | NONE | NONE | NONE |
| Minimum Balance to Avoid a Fee | Refer to Relationship Account Level Table on reverse side of this document. | Refer to Relationship Account Level Table on reverse side of this document. | Refer to Relationship Account Level Table on reverse side of this document. | Refer to Relationship Account Level Table and Miscellaneous Fees on reverse side. \$25,000 | Refer to Relationship Account Level Table on reverse side of this document | Refer to Relationship Account Level Table on reverse side. Premium - \$1,000 avg. daily balance | Refer to Business Checking Account Fee Schedule. Business Enhanced - \$2,500 Business Premium - \$7,500 |
| Minimum Average Daily Balance to Earn Dividends | \$100 waived for members under 18 years of age | N/A | \$1,500 | \$1,500 | NONE | Premium only - \$1,000 avg. daily balance | Business Premium only - \$7,500 avg. daily balance |
| Balance Method | average daily balance | N/A | average daily balance | average daily balance | average daily balance | average daily balance | average daily balance |
| ACCOUNT LIMITATIONS | See Section 7 below. | See Section 7 below. | See Section 7 below. | See Section 7 below. | See Section 7 below. | See Sections 8 and 9 below. | See Section 8 and 9 below. See Business Checking Account Fee Schedule. |

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 Account 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. For all accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.
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 Auto Loan Pay Share account has been inactive for more than one year, the entire balance of the Auto Loan Pay 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. **Account Limitations.** No more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or restricted. 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. The maximum branch teller cash withdrawal is \$3,000 per day. The maximum automated teller machine withdrawal using the ATM Card is \$300 per day. The maximum automated teller machine withdrawal using the *Check Card* (debit card) is \$500 per day. The maximum automated teller machine deposit using either the ATM Card or the *Check Card* (debit card) is \$15,000.00 per day.
8. **Checking Account Limitations.** The maximum automated teller machine withdrawal using the ATM Card is \$300.00 per day. The maximum automated teller machine withdrawal using the *Check Card* (debit card) is \$500.00 per day. The maximum automated teller machine deposit using either the ATM Card or the *Check Card* (debit card) is \$15,000.00 per day.
9. **Courtesy Pay Service.** The Credit Union may choose to pay withdrawals in excess of your account balance. The Cumulative Negative Balance Limitation for the Courtesy Pay Service is \$300.00, if the Credit Union determines you are eligible. Refer to the Membership and Account Agreement for further details. The Progressive Checking account is not eligible for Courtesy Pay Service.

Fees may reduce earnings.

RATE AND FEE SCHEDULE (continued)

GENERAL ACCOUNT FEES (All Accounts)

ATM Fee:

There will be a \$1.50 charge for each additional non-Summit ATM withdrawal and/or balance inquiry which exceeds the free transactions associated with your Relationship Account Level. Transactions made at Summit-owned ATMs, and point-of-sale (POS) terminals are always free. There is no fee for purchases made at merchant locations using your *Check Card*.

Card/PIN Fee:

A fee of \$5.00 will be charged for the replacement of existing ATM cards, *Check Cards*, Gift Cards and Visa credit cards and their corresponding PINs. The fee for a rush order card or pin is \$45.00.

Duplicate Sales Draft Fee:

A fee of \$5.00 will be charged for copies of sales draft receipts.

Early Account Closure Fee:

A fee of \$5.00 will be charged if the account is closed within 180 days of the opening date.

Inactivity Fee:

For each members account who meets all of following inactive account criteria, a fee of \$10.00 per quarter (per member account) will be assessed and deducted from the member's Primary savings account on the first business day following the calendar quarter:

- member's aggregate average daily balance is less than \$100 in all of the member's share accounts combined for the last month of the calendar quarter, and;
- member does not have a current loan relationship with The Summit (including Summit Visa credit card, overdraft protection/line of credit, and mortgage products), and;
- member does not have a current Summit certificate and;
- member has not had activity in any of his/her Summit accounts within six months, and;
- member is age 23 years or older.

Insufficient Funds Fee:

There is a \$29.00 fee for:

- checks returned for insufficient funds;
- checks deposited or cashed that are returned for insufficient funds;
- Visa payments made against insufficient funds;
- ATM, POS, pre-authorized withdrawals, and *Check Card* merchant transactions made against insufficient funds;
- line of credit checks (including home equity line of credit checks) returned when presented on a line of credit that is past due or has insufficient funds.

Regulation D Monitoring Fee:

Your account will be restricted or subject to a \$2.00 per month fee. Refer to Section 7 of the Truth-in-Savings Disclosure (on the reverse side) for more information.

Share-to-Share Overdraft Fee:

If funds are transferred from one savings account to another as an overdraft transaction, a \$5.00 fee will be charged for each item paid.

Share Withdrawal Check Fee:

There is a \$2.00 charge for each check. **These checks are free to Summit Premier members.**

Statement/History Fee:

There is a \$20.00 per hour research charge for copies of statements for any previous calendar quarter, with a minimum charge of \$5.00 per statement. There is a \$1.00 charge for each interim statement copy.

CHECKING ACCOUNT FEES

Balance Checkbook Fee:

There may be a \$20.00 per hour research charge to have The Summit balance a member's checking account.

Business Checking Account Fees:

Please see separate Business Account Fee Schedule for applicable fees.

Check Copy Fee:

Online check copies are free for all members. There is a \$5.00 charge for each non-online check copy requested from the credit union. Members with a Premier level account relationship will receive 25 free check copies per month.

Check Order Fee:

Prices will vary depending on the check style selected. The Summit will automatically deduct the cost of the checks from the member's account.

Courtesy Pay Fee:

There is a \$29 fee for each Courtesy Pay transaction payment.

Premium Checking Low Balance Fee:

If the average daily balance in a Premium Checking account falls below \$1,000 in any month, a \$5.00 low balance fee will be charged to the account on the last business day of that month.

MISCELLANEOUS FEES

Certified Checks*: \$5.00 per check

Check Cashing Fee: \$5.00 per check (non-members)

Coinstar Machines:

There is a 4.9% processing fee for members and a 9% processing fee for non-members for the Coinstar machines.

Foreign Currency/Drafts: \$15.00 per request

Gift Checks*: \$2.50 each

Incoming Wire Transfers: \$10.00 - Domestic and International

IRA Institution to Institution Transfer Fee:

A fee of \$25.00 will be charged to members for transferring funds out of an existing Summit IRA to another financial institution.

Legal Order Processing Fee: \$75.00 per request

MoneyMax Account Low Balance Fee:

If the average daily balance in a MoneyMax Account falls below \$25,000 in any month, a \$10.00 low balance fee will be charged to the account on the last business day of that month.

Money Orders*: \$2.00 each

Notary Fee: \$2.00 (non-members)

Outgoing Wire Transfers: \$20.00 each - Domestic
\$30.00 each - International

Overdraft Protection/Line of Credit Late Fee:

A fee of \$29.00 will be charged to the Overdraft Protection/Line of Credit account if payment is not received within one (1) day of the due date.

Protest Fees: \$15.00 per request

SpeedPay Check: \$5.00 per check

Stop Payments: \$29 per check/preauthorized withdrawal/ ACH withdrawal

Travelers Cheques*: \$1 per \$100 purchased

RELATIONSHIP ACCOUNT LEVEL TABLE

February 1, 2010

| 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 Summit Investment Services | 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 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.

MISCELLANEOUS FEES (continued)

Travelers Cheques for Two: \$1 per \$100 purchased for Premier Level members;
\$1.50 per \$100 purchased for Plus/Classic Level members

Verification of Deposit: \$15.00 per request

Visa Gift Cards:

\$3.95 fee when purchased at a branch. \$5.95 fee when purchased on website. Purchase fees are not waived. \$5.00 fee for replacement of lost cards. \$2.50 maintenance fee after 12 months.

Visa Cash Advance Fee:

A fee of 1% of the amount of the cash advance will be imposed.

*Free to Summit Premier Level members.

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 any other savings account. 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
- Income Exemption^{††}
- Multiple Account Exemption^{††}
- Accounts opened for less than 6 months
- Not-for-profit organizations
- Business Accounts
- Former Kenton members through 10/1/2010
- **Former Syracuse FCU members through 4/1/2011**

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