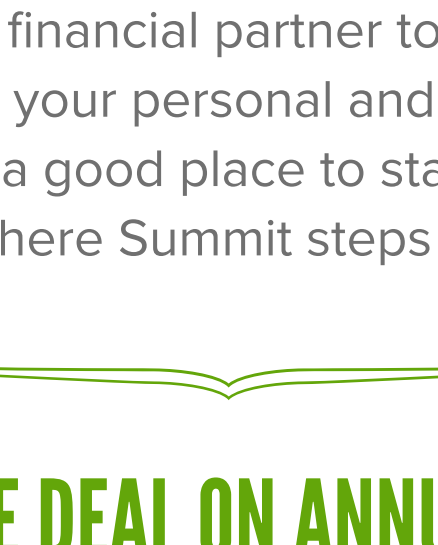


Your FINANCIAL PARTNER

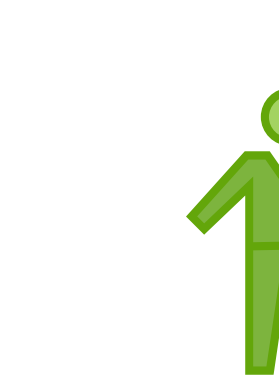


No matter where you are in life, making smart choices is the key to being financially successful. Choosing the right financial partner to help you reach all your personal and business goals is a good place to start. That's where Summit steps in.

THE DEAL ON ANNUAL MEMBERSHIP SAVINGS

As a member of Summit Credit Union, you'll enjoy higher savings rates, lower loan rates and lower than average fees compared to the typical Wisconsin bank.* With a checking account, you'll even be eligible for a Cash Boomerang,** our annual cash-back reward. By the numbers, the facts are impossible to ignore.

MEMBER SAVINGS

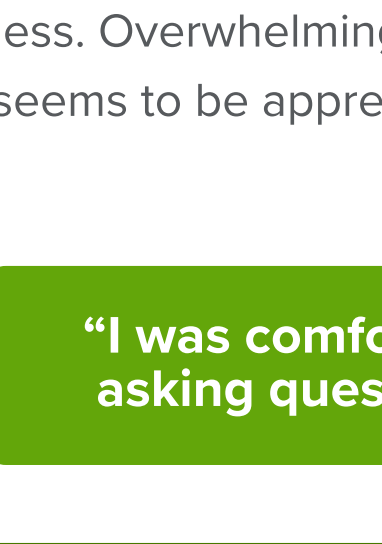


\$21.7 MILLION TOTAL MEMBER SAVINGS*

\$130 PER MEMBER

\$274 PER HOUSEHOLD

\$1,130 PER HIGH-USE MEMBER



FINANCIAL SUCCESS HAPPENS TOGETHER

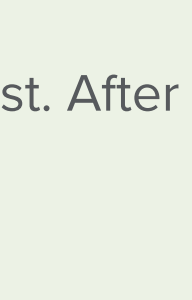
Our number one priority is making sure our members get the service they deserve, whether you're participating in programs like Project Money, planning investments or exploring options to refinance an auto loan.

Together, we look at your complete financial picture and find the best ways to put your money to work for you at home and in business. Overwhelmingly, the extra effort seems to be appreciated.



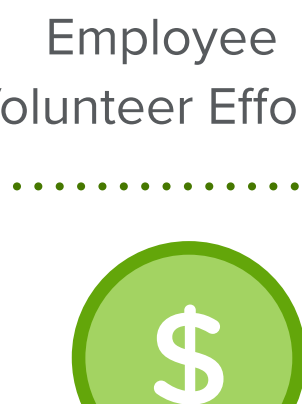
"I was comfortable asking questions."

"She helped me feel confident about my finances."

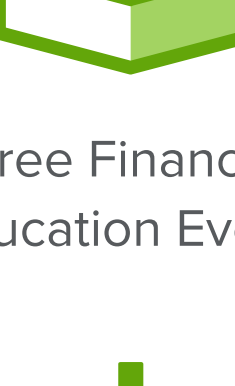


SO MUCH MORE THAN RATES AND SAVINGS

HERE ARE THE TOP FOUR WAYS WE'VE GOT YOUR BACK:



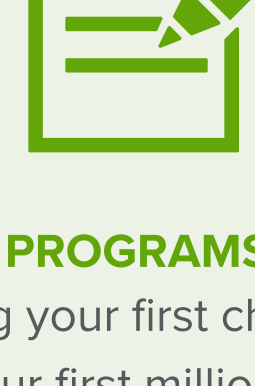
We speak your language so you'll have a clear understanding.



It feels like a friendly cooperative rather than a large corporation... because it is.



Business is quick, simple and easy – just the way you like it.



We're always open and honest. After all, it's your money.

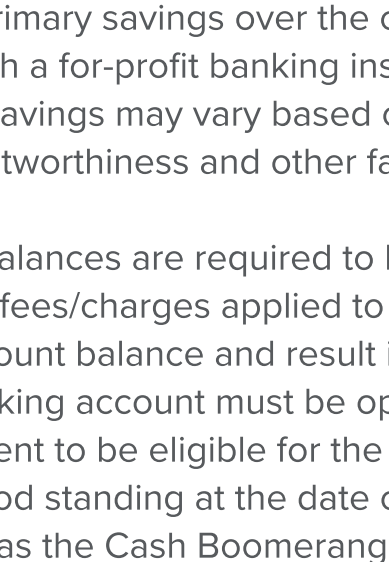
WE'RE PEOPLE HELPING PEOPLE

In addition to serving our members, our employees believe in serving the community at large. Community outreach is a value that is rooted in the core of the credit union difference – and all about people helping people.

A FEW WAYS WE GIVE BACK



Employee Volunteer Efforts



Partnerships With Local Charities

Free Financial Education Events

SMART FINANCIAL RESOURCES

At the end of the day, we want you to truly own your finances, from getting a mortgage to running a business. So we have developed a number of resources to help.

PROGRAMS

From managing your first checking account to making your first million, we've got a program designed to help you move forward with confidence.

TOOLS

Whether you're trying to understand how much home you can afford or planning for college, we've developed tools like budgeting worksheets, mortgage calculators and retirement checklists to get – and keep – you on track.

EDUCATION

Sometimes a workshop or seminar offers the advice you need to be smart with your money – and we've got those too. Bonus? Most of them are free.

LET'S MAKE IT HAPPEN

Have a look around our website or stop by your neighborhood Summit Credit Union. We're eager to find out how we can help you.

*Average primary savings over the cost of doing business with a for-profit banking institution in WI. Your savings may vary based on your creditworthiness and other factors.

**No minimum balances are required to be eligible for the program. Any fees/charges applied to an account will reduce the account balance and result in less dividends earned. A checking account must be open as of 9/30 of year of payment to be eligible for the program. Only members in good standing at the date of the payout will receive as long as the Cash Boomerang computes to \$10 or more, with a maximum of \$1,000. Cash Boomerang is typical but not guaranteed. Cash Boomerang is a dividend and subject to tax reporting.

Federally insured by NCUA.