



Rewards!

- \$10 ATM Fee Refund¹
- \$5 Monthly Cash Back²



Rewards!

- \$10 ATM Fee Refund¹
- Earn UChoose Rewards points:
 - 1 point for every \$2 spent with Debit Card on signature-based POS purchases
 - 1 point for every \$2 Instant Popmoney transfer
 - 10 points for each Standard/Next Day Popmoney transfer
 - 5 points for each Direct ACH Payment
 - 5 points for each Online Bill Payment
 - 5 points for each Direct Deposit



Rewards!

- \$10 ATM Fee Refund¹
- \$5 Monthly Cash Back²
- Earns Interest
- Free Checks & Leather Checkbook Cover
- Special CD & IRA Rates
- Summit Benefits Discount Package



BEST IF YOU WANT TO...

Enjoy simple checking with automatic cash back for your debit card use.

ATM FEE REFUND

¹Use any Maine Cash Access ATM surcharge-free. For all other ATMs, automatically receive up to \$10 back in foreign ATM fee refunds per month with 15 or more debit card purchases.

CASH REWARD

²Receive up to \$60 a year for using your debit card. You'll automatically receive \$5 cash back each month you spend \$1,000 or more with your debit card in stores or online and have either a direct deposit or direct ACH payment.

EARNs INTEREST

No

PREMIUM RATES ON CDS & IRAS

No

MONTHLY STATEMENT

Free eStatements or choose a paper statement for \$2.95 per month.

MONTHLY SERVICE CHARGE

To waive the \$5 monthly service charge, simply maintain a \$500 average balance or \$5,000 in combined average deposit balances⁴ during the statement period. We will automatically waive the monthly service charge for customers under age 24 with eStatements.

CASH REWARDS BENEFITS

If you're looking for a rewarding and full service banking relationship, this is a great option for you. Enjoy the benefits of our everyday account with the convenience of great services like mobile banking and ATM fee refunds. Plus, you'll receive monthly cash back rewards for your day-to-day debit card use.



BEST IF YOU WANT TO...

Earn points on your everyday banking services and redeem them for great rewards. Choose from gift cards, electronics, cash back, and more.

ATM FEE REFUND

¹Use any Maine Cash Access ATM surcharge-free. For all other ATMs, automatically receive up to \$10 back in foreign ATM fee refunds per month with 15 or more debit card purchases.

POINTS REWARD

Automatically earn points when you use these services: 1 point for every \$2 spent with Debit Card on signature-based POS purchases, 1 point for every \$2 Instant Popmoney transfer, 10 points for each Standard/Next Day Popmoney transfer, 5 points for each Direct ACH Payment, 5 points for each Online Bill Payment, and 5 points for each Direct Deposit.

EARNs INTEREST

No

PREMIUM RATES ON CDS & IRAS

No

MONTHLY STATEMENT

Free eStatements or choose a paper statement for \$2.95 per month.

MONTHLY SERVICE CHARGE

To waive the \$5 monthly service charge, simply maintain a \$500 average balance or \$5,000 in combined average deposit balances⁴ during the statement period. We will automatically waive the monthly service charge for customers under age 24 with eStatements.

POINTS REWARDS BENEFITS

You'll love how quickly your points add up with everyday debit card purchases and for using select banking services. Simply enroll your debit card at UChooseRewards.com to begin accruing points and redeem your points for thousands of great rewards from UChoose Rewards online catalog or select cash back. There's no limit on the number of points you can earn.



BEST IF YOU WANT TO...

Be rewarded for your total relationship with us. Best if you have higher combined account balances and want to earn interest and benefit from discounts on many bank services.

ATM FEE REFUND

¹Use any Maine Cash Access ATM surcharge-free. For all other ATMs, automatically receive up to \$10 back in foreign ATM fee refunds per month with 15 or more debit card purchases.

CASH REWARD

²Receive up to \$60 a year for using your debit card. You'll automatically receive \$5 cash back each month you spend \$1,000 or more with your debit card in stores or online and have either a direct deposit or direct ACH payment.

EARNs INTEREST

Yes

PREMIUM RATES ON CDS & IRAS

Yes

MONTHLY STATEMENT

Free eStatements or choose a paper statement for \$2.95 per month.

MONTHLY SERVICE CHARGE

To waive the \$15 monthly service charge, maintain \$10,000 in combined average deposit balances⁴ during the statement period.

SUMMIT RELATIONSHIP BENEFITS

Free counter checks (12 per year), Free treasurer's checks (12 per year), Free telephone transfers (12 per year), Free fax services (25 pages per year), Free photocopies (10 pages per month), \$250 Mortgage loan fee waiver³, Free checks and leather checkbook cover.

\$50 minimum opening deposit required. Please refer to our "Fees for General Services" brochure for charges on unusual activities such as overdrafts, stop payment orders, etc. that may be assessed. Visit MaineCash.com for a list of over 200 surcharge-free ATMs throughout Maine. ³Residential mortgage only with auto-payment of loan payment. Limit one \$250 discount per loan. ⁴Deposit balances will be combined based on accounts where the tax reporting name of the checking account is listed on personal checking, savings, money market, CD, IRA, and Christmas Club accounts as the owner or joint owner. Summit customers may choose which accounts they want combined. ⁵Message and data rates may apply from your wireless carrier. Subject to certain restrictions.