



Deposit Rate Sheet

Rev. 09/01/2020*

CDs/IRA CDs/SEP CDs	Annual			Summit Relationship Annual		
	Minimum to Open	Percentage Yield (APY)	Interest Rate	Percentage Yield (APY)	Interest Rate	
< 3 months	\$ 500	0.05%	0.05%	0.15%	0.15%	
3 months to < 6 months	\$ 500	0.05%	0.05%	0.15%	0.15%	
6 months to < 12 months	\$ 500	0.15%	0.15%	0.25%	0.25%	
12 months to < 24 months	\$ 500	0.20%	0.20%	0.30%	0.30%	
24 months to < 36 months	\$ 500	0.25%	0.25%	0.35%	0.35%	
36 months to < 48 months	\$ 500	0.40%	0.40%	0.50%	0.50%	
48 months to < 60 months	\$ 500	0.40%	0.40%	0.50%	0.50%	
60 months <i>and over</i>	\$ 500	0.55%	0.55%	0.65%	0.65%	
Easy Access CD ¹	\$ 500	0.15%	0.15%	0.25%	0.25%	
18 month Variable Rate IRA/SEP	\$ 10	0.20%	0.20%	0.30%	0.30%	

SAVINGS ACCOUNTS	Annual		
	Minimum to Open	Percentage Yield (APY)	Interest Rate
Statement Savings	\$ 10	0.01%	0.01%
Christmas Club	\$ 1	0.05%	0.05%

CHECKING ACCOUNTS	Annual		
	Minimum to Open	Percentage Yield (APY)	Interest Rate
PERSONAL			
Summit Relationship Checking	\$ 50		
\$0 - \$999		0.01%	0.01%
\$1,000 - \$49,999		0.01%	0.01%
\$50,000 +		0.01%	0.01%
Adventure Checking Cash	\$ 50	N/A	N/A
Adventure Checking Points	\$ 50	N/A	N/A
BUSINESS			
Commercial Checking with Interest	\$ 50	0.01%	0.01%
Commercial Checking ²	\$ 50	N/A	N/A
Totally Free Business Checking	\$ 50	N/A	N/A

MONEY MARKET ACCOUNT	Annual		
	Minimum to Open	Percentage Yield (APY)	Interest Rate
Evergreen Money Market	\$ 50		
\$0 - \$34,999		0.01%	0.01%
\$35,000 - \$49,999		0.01%	0.01%
\$50,000 - \$74,999		0.01%	0.01%
\$75,000 - \$99,999		0.01%	0.01%
\$100,000 - \$499,999		0.05%	0.05%
\$500,000 - \$999,999		0.05%	0.05%
\$1,000,000 +		0.05%	0.05%

Substantial penalty for early withdrawal on all Certificates of Deposit. Advertised rates: are subject to change without notice at Bank's discretion; apply to personal and business accounts; may vary for public funds. Fees could reduce earnings on account. For variable rate accounts, rate may change at any time. To earn the stated APY, the minimum daily balance indicated in the tiers must be maintained.

*Savings and money market account rates are in effect for the current full cycle. ¹Not available for IRA or SEP accounts. ²Earnings credit of 0.10% will be applied to help offset the monthly maintenance fee and item fees, but will not exceed these fees.

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