

Discover the money-saving benefits of your new **1st PERKS Checking Account.**

Lower your bills with **1st PERKS** powered by

HERE'S WHAT YOU'LL GET WITH EACH ACCOUNT:



Online Banking
Access your account anytime, from any computer with Internet access.



Bill Pay
Decide which bills you want to pay and when.



eStatements
Skip the paper statement and go paperless with eStatements.



Special Options for Teens and Students*
**Plus Checking only.*



External Transfers
Transfer to and from your 1st Summit account and accounts at other banks.



Mobile Banking
Check balances, make transfers, pay bills, and deposit checks with your phone.



Debit Card
A debit card in your name gives you the power to decide when to buy — and when to save.



ATM Waived foreign ATM fees
With a balance of \$2,500 or more.



Zelle® Person to Person Transfers
Fast, safe way to send money to friends and family.



Money Management
Track spending, manage bills, organize tax information, and create budgets

Save money on the things you're already paying for.



Billshark³
Let our team of experts negotiate your internet, TV, cell phone, and home security services on your behalf, or cancel subscriptions you no longer want or need.



Roadside Assistance
Available 24/7 and free to use, covers up to \$80 in covered service charges.



Health Savings Card
Save money on prescriptions, eye exams, frames, lenses and hearing services.



Cell Phone Protection^{1,2}
Pay your cell phone bill with your **1st PERKS** checking account, and you're covered. We'll pay to have it repaired or replaced, up to \$400 per claim (maximum of \$800 per year).



ID Theft Aid^{1,2,3}
Identity Restoration and Payment Card Resolution: Identity restoration specialist works on your behalf to restore your identity, and cancel payment cards.

Personal Identity Theft Benefit: Receive \$2,500 reimbursement for covered expenses you incur to restore your identity.

Credit Monitoring and Credit Report: Monitor changes and new activity on your credit report and review your credit report quarterly.

Credit Score and Score Tracker: View your credit score online and track trends on your dashboard.

Score Simulator: Estimate how much impact one particular action could have on your credit health.

Identity Monitoring: Monitors the dark web to identify activity associated with your identity, including public records, change of address, social security, and non-credit loans.



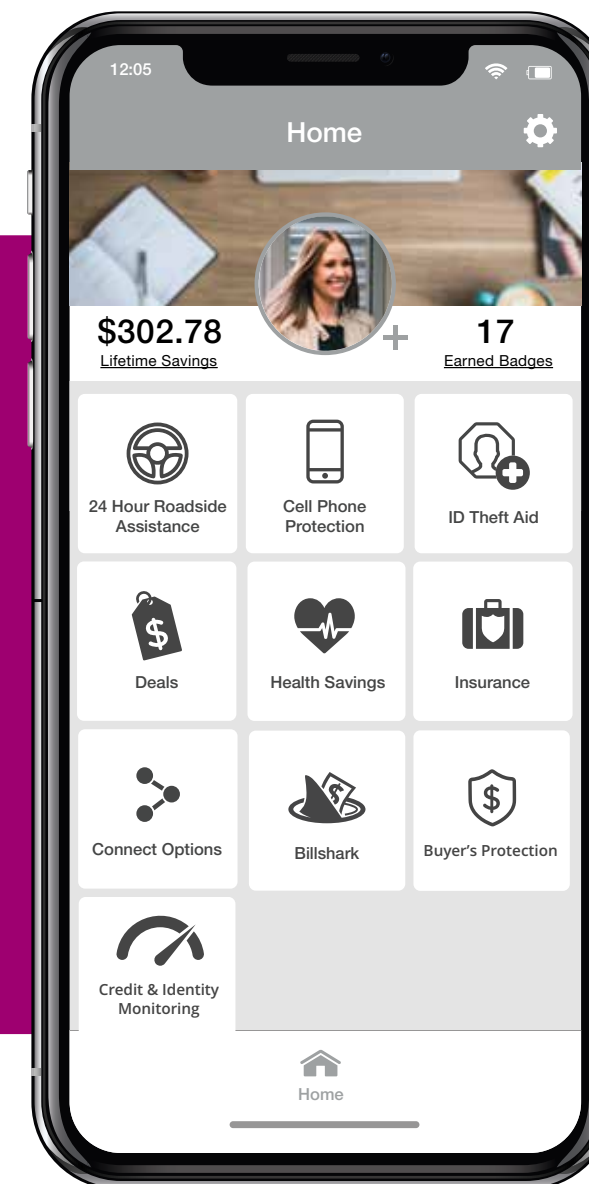
\$10,000 Travel Accidental Death Coverage²
Peace of mind for the unexpected.



Buyer's Protection and Extended Warranty^{1,2}
Your newly purchased item can be reimbursed or replaced if an accident or theft occurs within 90 days of purchase, when purchased using your **1st PERKS** checking account.



Shop local, Save Local with 1st PERKS Savings*
Local discounts and national retailer deals to save you money on shopping, dining, travel & more.



SAVE MONEY on the things you're already paying for.



Member FDIC 
1stsummit.bank



Get started by downloading the **1st SUMMIT BANK 1st PERKS** app.

*Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions, and may choose to limit deals.

Start your journey

Earn interest and enjoy all the 1st PERKS benefits for a low or no monthly fee with an average balance⁴ of \$2,500.

More than just checking: get all of the 1st PERKS benefits, including local discounts, for a low monthly fee.

Simple, convenient e-Checking⁵:

Peak Checking

Plus Checking

xPress Checking

 Anywhere Banking Tools Online banking, mobile banking, bill pay, debit card, eStatements, and bounce protection.	✓	✓	✓
 Buyer's Protection and Extended Warranty^{1,2} Items are protected for up to \$2,500 per item if theft or accidental breakage occurs during the first 90 days of purchase, using your 1st PERKS checking account.	✓	✓	
 ID Theft Aid^{1,2,3} Includes identity restoration & payment card resolution, personal identity theft benefit, credit monitoring & credit report, credit score & scoretracker, score simulator, and identity monitoring.	✓	✓	
 Roadside Assistance Available 24/7 and free to use, up to \$80 in covered service charges.	✓	✓	
 Health Savings Card Save money on prescriptions, eye exams, frames, lenses and hearing services.	✓	✓	
 Cell Phone Protection^{1,2} Receive up to \$400 per claim (\$800 per year) if your cell phone is broken or stolen.	✓	✓	
 Shop Local, Save Local with 1st PERKS Savings Local discounts and national retailer deals to save you money on shopping, dining, travel & more.	✓	✓	
 \$10,000 Travel Accidental Death Coverage² Peace of mind for the unexpected.	✓	✓	
 Billshark³ Let our team of experts negotiate your internet, TV, cell phone, and home security services on your behalf, or cancel subscriptions you no longer want or need.	✓	✓	
 Great Interest on Your Checking Balance Our best checking rate.	✓		
<small>1 Subject to the terms and conditions detailed in the Guide to Benefits. 2 Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK. 3 Billshark, identity monitoring, and credit monitoring each require additional activation to begin. 4 Average collected balance at end of statement cycle will be used to determine fee waiver eligibility. 5 xPress Checking customers who do not enroll in e-statements will be charged a \$3.50 monthly fee for paper statements. *Students with valid student ID will be eligible to have monthly fee waived until six months after expected graduation date. Plus Checking only.</small>	Maintain a \$2,500 average balance⁴ and we'll waive monthly fee of \$9.95 (\$7.95 with eStatements)	\$6.95 monthly fee *Students enjoy all the PERKS with no monthly fee.	\$0 monthly fee Requires eStatements ⁵

It's Your Time to Have it All!
Interest, 1st PERKS, and PRIME Connections Membership benefits!

PRIME Checking

If you're 60 or older and maintain a \$500 average balance⁴, you can waive the \$7.95 monthly fee (\$5.95 with Direct Deposit) and get all the benefits below.**

 Anywhere Banking Tools Online banking, mobile banking, bill pay, debit card and eStatement.	 ID Theft Aid^{1,2} Includes identity restoration, payment card resolution, & personal identity theft benefit.	 Shop Local, Save Local with 1st PERKS Savings Local discounts and national retailer deals to save you money on shopping, dining, travel & more.	 Great Interest on Your Checking Balance Our best checking rate.
 Buyer's Protection and Extended Warranty^{1,2} Items are protected for up to \$2,500 per item if theft or accidental breakage occurs during the first 90 days of purchase, using your 1st PERKS checking account.	 Health Savings Card Save money on prescriptions, eye exams, frames, lenses and hearing services.	 \$10,000 Travel Accidental Death Coverage² Peace of mind for the unexpected.	 PRIME Connections Events Stay connected with our monthly newsletters, galas, picnics, movies, travel excursions, and more!

**Must be 60-years or older and maintain a monthly average collected balance of \$500 to have the monthly charge of \$7.95 (\$5.95 with Direct Deposit) waived.