

# 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\***  
*\*xPress 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.



**Billshark<sup>3</sup>**  
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<sup>1,2</sup>**  
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<sup>1,2,3</sup>**  
**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.



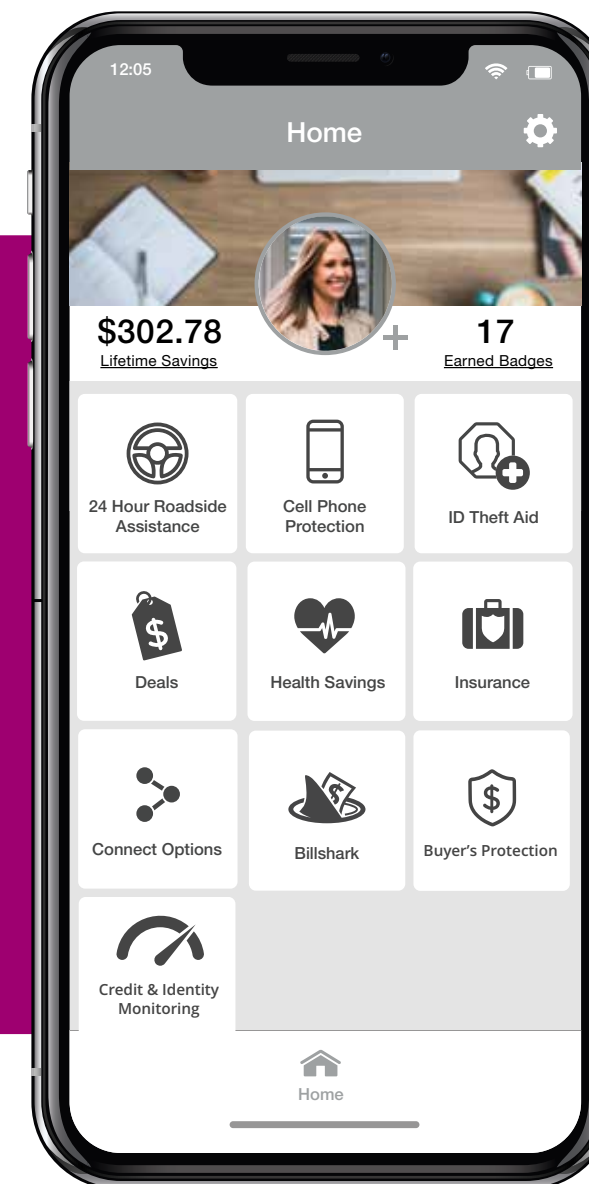
**\$10,000 Travel Accidental Death Coverage<sup>2</sup>**  
Peace of mind for the unexpected.



**Buyer's Protection and Extended Warranty<sup>1,2</sup>**  
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](http://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 balance<sup>4</sup> 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-Checking: \$100 average balance<sup>4</sup> waives the monthly fee. \*Special options for students

## Peak Checking

## Plus Checking

## xPress Checking

 <b>Anywhere Banking Tools</b> Online banking, mobile banking, bill pay, debit card, eStatements, and bounce protection.	✓	✓	✓
 <b>Buyer's Protection and Extended Warranty</b> <sup>1,2</sup> 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.	✓	✓	
 <b>ID Theft Aid</b> <sup>1,2,3</sup> Includes identity restoration & payment card resolution, personal identity theft benefit, credit monitoring & credit report, credit score & scoretracker, score simulator, and identity monitoring.	✓	✓	
 <b>Roadside Assistance</b> Available 24/7 and free to use, up to \$80 in covered service charges.	✓	✓	
 <b>Health Savings Card</b> Save money on prescriptions, eye exams, frames, lenses and hearing services.	✓	✓	
 <b>Cell Phone Protection</b> <sup>1,2</sup> Receive up to \$400 per claim (\$800 per year) if your cell phone is broken or stolen.	✓	✓	
 <b>Shop Local, Save Local with 1st PERKS Savings</b> Local discounts and national retailer deals to save you money on shopping, dining, travel & more.	✓	✓	
 <b>\$10,000 Travel Accidental Death Coverage</b> <sup>2</sup> Peace of mind for the unexpected.	✓	✓	
 <b>Billshark</b> <sup>3</sup> 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.	✓	✓	
 <b>Great Interest on Your Checking Balance</b> 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. *Students with valid student ID will be eligible to have monthly fee waived until six months after expected graduation date. xPress Checking only.</small>	<b>Maintain a \$2,500 average balance<sup>4</sup> and we'll waive monthly fee of \$9.95</b> (\$7.95 with eStatements)	<b>\$6.95 monthly fee</b>	<b>Maintain \$100 average balance<sup>4</sup> and we'll waive the monthly fee of \$5.95</b> Requires eStatements

**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 balance<sup>4</sup>, you can waive the \$7.95 monthly fee (\$5.95 with Direct Deposit) and get all the benefits below.\*\*

 <b>Anywhere Banking Tools</b> Online banking, mobile banking, bill pay, debit card and eStatement.	 <b>ID Theft Aid</b> <sup>1,2</sup> Includes identity restoration, payment card resolution, & personal identity theft benefit.	 <b>Shop Local, Save Local with 1st PERKS Savings</b> Local discounts and national retailer deals to save you money on shopping, dining, travel & more.	 <b>Great Interest on Your Checking Balance</b> Our best checking rate.
 <b>Buyer's Protection and Extended Warranty</b> <sup>1,2</sup> 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.	 <b>Health Savings Card</b> Save money on prescriptions, eye exams, frames, lenses and hearing services.	 <b>\$10,000 Travel Accidental Death Coverage</b> <sup>2</sup> Peace of mind for the unexpected.	 <b>PRIME Connections Events</b> 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.