



President's Letter **DIANE SCHERER, President & CEO**

This year has been one of continued progress and opportunity. We've welcomed new members and helped individuals and families achieve important financial milestones—from purchasing vehicles and homes to building savings and planning for the future. Every success reflects our commitment to putting people before profits and delivering the personalized service that sets credit unions apart.

Looking into the new year, we remain focused on providing the products, technology, and financial guidance you need to succeed. You will begin seeing Interactive Teller Machines (ITMs) at select branches as we continue to invest in secure, convenient banking solutions while maintaining the personal relationships that have always been at the heart of our mission.

As the holiday season begins, I encourage you to take advantage of the resources and services available through your credit union. We're preparing special offers and promotions designed to help you make the most of the season. From competitive loan options and financial education tools, we're here to help you make informed financial decisions with confidence.

On behalf of our Board of Directors and the entire credit union team, thank you for choosing us as your trusted financial partner. We wish you and your family a joyful holiday season and a happy, healthy, and prosperous New Year. We look forward to serving you in 2027!

Thank you for allowing us to be a part of your journey.

Wall of Donations
Breast Cancer Awareness Month

This October, Summit Choice Credit Union invites members to help make a difference in the fight against breast cancer.

As a thank you for your support, you'll receive a Breast Cancer Awareness button and the opportunity to write a dedication, message of hope, or tribute to be displayed on our Wall of Donations. All donations will benefit Cancer Services of Northeast Indiana, providing support to local individuals and families affected by cancer. Join us this October by adding your message to the Wall of Donations and helping us make a meaningful difference.



CALENDAR

In the Community

- October**
Breast Cancer Awareness Fundraiser
Fire Memorial Ceremony
Toys for Tots
- November**
Toys for Tots

- December**
Kops 4 Kids
Sundaes with Santa



Holiday Hours

- Columbus Day – Monday October 12, 2026 – Closed
Veterans Day – Wednesday November 11, 2026 - Closed
Thanksgiving – Thursday, November 26, 2026 – Closed
Christmas Eve – Thursday – December 24, 2026 – Close at 1pm
Christmas – Friday – December 25, 2026 – Closed
New Year's Eve – Thursday – December 31, 2026 – Close at 1pm
New Year's – Friday – January 1, 2027 – Closed

Visit our website for exact community and event dates, plus additional details.



3306 N. Clinton Street
Fort Wayne, IN 46805

260-484-2102
summitchoice.org



SUMMIT CHOICE CREDIT UNION NEWSLETTER
MEMBER CONNECTIONS

Fall 2026

Earn Points **2X** on All Your Holiday Shopping!



Use your DreamPoints Rewards Credit Card from October 1 through December 31, 2026, and earn 2x points on every purchase! *

From gifts to getaways, you'll earn THREE points for every dollar spent.

Already have a DreamPoints Rewards Credit Card?
Use your DreamPoints Rewards Credit Card and make every purchase count this season!

Don't have a DreamPoints Rewards Credit Card yet?
Apply online or stop by a branch to start earning more on your holiday spending.

*Bonus points will post 30 days after the end of the promotion. Gift cards are not sponsors or co-sponsors of this program. Scan the QR code for more details.

Scan the QR code to learn more!



Road to **Elite** MEMBERSHIP REWARDS

Every step you take with Summit Choice Credit Union brings you closer to greater rewards. With Membership Rewards, you earn points by using the products and services you already enjoy. As your points grow, you'll advance through our membership tiers to unlock exclusive benefits and valuable rewards.

Access: 0-199 | Plus: 200-299 | Premier: 300-399 | Elite: 400+

Redeem your points for rewards like increased certificate dividend rates and reduced loan interest rates, helping you make the most of every opportunity.

Visit our website or stop by a branch to learn more and start maximizing your membership benefits today.

*Points will expire on the last day of the month, 24 months after issuance. The Membership Rewards program is available only to personal accounts. Business accounts are not eligible to earn or redeem Membership Rewards points.
**Consumer loans only. Mortgage, HELOC, and second mortgage (fixed equity) loans are excluded.



Flip the switch to a brighter holiday.

Holiday expenses add up fast. Whether for gifts, travel or seasonal costs, a Holiday Mode Loan can help you manage the extras.

HOLIDAY MODE LOAN



Borrow up to
\$5,000

Make this season shine with the Holiday Mode Loan:
Rates as low as 6.99% APR* | Terms up to 36 months

Ready to get started?

Apply online, visit a branch,
or give us a call!



*APR = Annual Percentage Rate. Rates range from 6.99% APR to 8.99% APR, with terms ranging from 12 to 36 months. Loans available up to \$5,000. Rates and terms are based on creditworthiness and are subject to credit approval. Membership eligibility required. Promotional offer available October 1 through December 31, 2026. Promotion is subject to change or end without notice. Other restrictions may apply.

TOYS FOR TOTS DRIVE

Help Make the Holidays Brighter

Summit Choice CU is proud to support Allen County Toys for Tots this holiday season! Help bring the magic of Christmas to children across Allen County by donating at any Summit Choice branch.

- Donations accepted October through November 2026
- Bring a new, unwrapped toy
- Drop off your donation at any Summit Choice Credit Union branch during business hours

Join us in making this holiday season special. Your generosity makes a real difference in the lives of local families.



Stay Connected with Summit Choice!

Don't miss what's happening at Summit Choice Credit Union!

Follow, like, share, and subscribe to stay up to date on the latest news, special offers, financial tips, community events, and more. Find us on social media and join the conversation!

@summitchoicecu

Facebook | Instagram | LinkedIn | YouTube



Happy International Credit Union Day!

Summit Choice Credit Union is proud to recognize International Credit Union Day® alongside credit unions around the world and the members who make it all possible! This year, International Credit Union Day takes place on Thursday, October 15.

This year's theme, "A Steady Signal in a Noisy World," reflects what credit unions have provided for generations: trusted financial services, personal support, and a strong connection to the people we serve.

As we celebrate, we also want to say thank you to our members! Your continued membership helps Summit Choice grow, improve our services, and build a strong credit union for generations to come.

Happy International Credit Union Day from all of us at Summit Choice!

Thursday, October 15, 2026



Now Accepting Board of Director Nominees

Summit Choice Credit Union's Nominating Committee is accepting applications for positions on the Board of Directors.

- Qualified candidates must be primary members age 18 or older.
- Active accounts in good standing for at least three years prior to the 2026 Annual Meeting.

To be considered for nomination, you must apply to the Nominating Committee by the end of business on **Tuesday, Nov. 10, 2026**. The Nominating Committee will review the applications and select candidates for the ballot.

To request an application, contact:

Dawn McComb, 260-469-5943, Dawn.McComb@summitchoice.org.

Application Deadline - Sunday, November 15, 2026

Debit Card | G1513 Notice

When you use your Visa Debit Card at certain merchants and you do not enter a PIN, transactions may be processed as either a Visa Debit Card transaction or a transaction on the STAR, PULSE, NYCE, COOP, or ACCEL/Exchange network. One or more of these networks may be displayed on the back of your debit card. Merchants must provide you with a clear way of choosing to make a Visa Debit Card transaction if they support this option. Please be advised that should you choose to use STAR, PULSE, NYCE, COOP, or ACCEL/Exchange

network when making a transaction without a PIN, different terms may apply, and you will not be eligible for certain Visa benefits. Certain protections and rights applicable only to Visa Debit Card transactions as described in your cardholder agreement will not apply to transactions processed on the STAR, PULSE, NYCE, COOP, or ACCEL/Exchange network. If you have any questions, please contact us at 260-484-2102 or 800-435-3093.