

MEMBER CONNECTIONS

Summer 2026

5 REASONS INVESTING FROM YOUR CHECKING ACCOUNT CAN MAKE SENSE

Crypto trading could be right at your fingertips.

At **Summit Choice Credit Union** we've found a way to help you do just that. With the new Investing from Online Banking feature from **InvestiFi***, you have the opportunity to start investing in 17 cryptocurrencies directly from your Summit Choice checking or savings account. In other words, you can handle your investing and money management all from online banking. Here are a few reasons this might make sense for you.



FINAL THOUGHT

With Investing from Online Banking, the process has become more straightforward. Instead of having to research new platforms and dodge investment scammers, you can trade using InvestiFi, a company your financial institution trusts enough to include them in your online banking tools.

Digital assets (cryptocurrencies) are made available and held in a digital asset wallet operated by BitGo Bank & Trust, National Association (N.A.) ("BitGo"), not Summit Choice Credit Union, InvestiFi, or its affiliates. BitGo is a separate entity from, and not an affiliate of, Summit Choice Credit Union or InvestiFi. Digital assets are (1) not federally or privately insured; (2) not obligations of Summit Choice Credit Union or BitGo; (3) not guaranteed by Summit Choice Credit Union or BitGo; (4) heavily speculative and volatile; (5) may have associated fees; (6) may not allow member recourse; and (7) by a third party. Summit Choice Credit Union may receive compensation from your purchase of digital assets. Digital assets (i.e., cryptocurrencies) held in your digital asset wallet operated by BitGo (i.e. Crypto) are not insured by any government or private entities, including, but not limited to, NCUA or ASI/ESI. Your digital investing does not support wallet-to-wallet transferring of your digital assets (i.e. Cryptocurrencies). You should carefully consider whether buying or holding digital assets is suitable for you, given your financial situation. Digital assets are not obligations of Summit Choice Credit Union or BitGo and are not guaranteed by Summit Choice Credit Union or BitGo.



1 No New Platforms

When you trade using InvestiFi directly from your checking or savings account, you can just log into your online account and go from there.

2 Get Started With a Few Clicks

When you trade directly from your Summit Choice accounts, you invest where you already do your online banking using InvestiFi's embedded platform.

3 Review Your Finances at a Glance

You don't have to worry about forgetting where you put your money or your investments when you do your trading with InvestiFi. You can simply log into your online account or banking app at any time to see what's happening with your portfolio.

4 Avoid Unvetted Trading Platforms

With Investing from Online Banking, you get to skip the questionable apps and trade using InvestiFi, a trusted partner of a financial institution you already rely on.

5 Start With as Little as \$6

Got \$6 to spare? With InvestiFi, all you need is \$6 to make your initial cryptocurrency trade. With fractional ownership, you can own a part of a stock or cryptocurrency without having to shell out potentially thousands of dollars.

Auto Loans

Gas prices and rising costs can put pressure on your budget. Whether you want to finance a new or used vehicle or refinance an existing auto loan from a different institution, **Summit Choice CU** can help you explore options that fit your financial goals.

Potential Benefits

- Lower payments for monthly savings
- Lower rates for long-term savings
- Shorter terms to own sooner
- Easy applications for quick convenience
- No payments for 90 days

Apply now to explore your options and see how much you could save.
www.summitchoice.org/Borrow/Loans/Vehicle-RV-Loans

*Membership eligibility required. Subject to credit approval. Restrictions may apply. Rates subject to change without notice. First payment deferred up to 90 days available for qualified borrowers. Interest starts at loan disbursement.



Earn Points. Save More.

Summit Choice CU's Membership Rewards program gives you simple ways to earn points through everyday banking and turn them into meaningful savings. The program is designed to add value to your financial life and support the members we serve every day.

How to Earn

Earn points by using your checking account, credit card, loans, or digital banking tools. Each activity helps you build rewards that support your goals.

Savings

Redeem points for practical needs such as fee waivers on cashier's checks, money orders, paper statements, gift card services, and temporary checks.

Perks

Use points for added benefits like a free box of branded personal checks or a once per year Skip a Pay.

Rate Benefits

Apply points toward long term value by increasing a certificate rate or reducing a qualifying loan rate.

Getting Started

Check your points in online or mobile banking and explore the rewards available to you or visit our Membership Rewards page to learn more.

www.summitchoice.org/Services/Member-Services/Membership-Rewards



Pay Faster with a Simple Tap

Your Summit Choice CU debit and credit card now supports **Tap to Pay**.



It is the quickest way to complete your purchase at checkout using your physical card.

Why Members Choose Tap to Pay



A fast tap completes your purchase in seconds



Your card number stays protected during every transaction



No apps or setup needed



Works anywhere you see the contactless symbol

How It Works

Hold your card near the contactless symbol on the payment terminal. Wait for the beep or on-screen confirmation. Your payment is complete.

DEBIT CARD

Open an Infinity or Premier Checking account online and get your debit card so you can start tapping with ease.

www.summitchoice.org/Accounts/Spend/Debit-Cards



CREDIT CARD

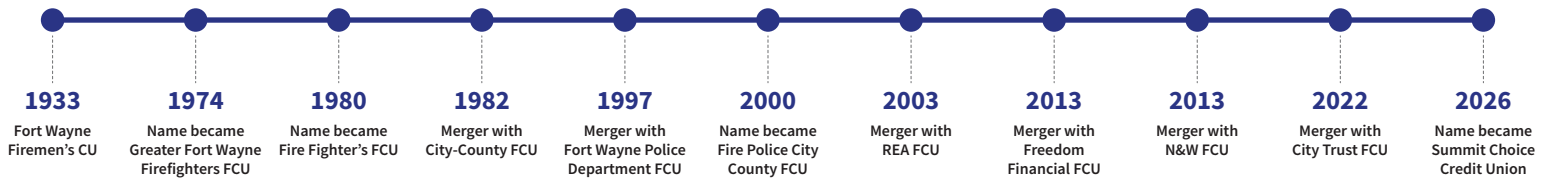
Apply for a Summit Choice CU credit card to tap, earn points, and enjoy everyday convenience.

<https://www.summitchoice.org/Accounts/Spend/Credit-Cards>



Merger and Name Evolution

As we've grown through several mergers, we've broadened our reach and built an even stronger credit union for the members who depend on us. Each milestone has helped us extend our support to more people and strengthen our commitment to the communities we serve.



Real Stories. Real Impact.

Testimonial From Our Members

“ I like to thank Rick Ponder for his professionalism, knowledge and friendly demeanor in making the loan process easy. Rick's responsiveness to calls, text and email communication is excellent. I was very pleased with how well the process went. ”

Veronika W., Verified Google Review – December 2025





President's Letter DIANE SCHERER, President & CEO

The sense of community in Fort Wayne is something you can truly feel, and we're proud to be part of it. Whether it's a summer night at a TinCaps game, time along the Rivergreenway, or a quick stop into the branch, we're there for your everyday moments and milestones.

I am proud of the way our team continues to show up in the community—supporting local initiatives, volunteering time, and building relationships that go beyond banking. Our mission, to transform lives in our community by providing financial wellness for all, is not just a statement—it's something we strive to live out every day.

Our focus is on what matters most—delivering meaningful financial solutions, enhancing member experience, and strengthening our role within the communities we serve. We have been actively investing in improvements designed to make your financial life easier and more accessible. Our goal is simple: to meet you where you are and support where you want to go. We believe that financial wellness is not a one-size-fits-all journey, and we are committed to providing the tools, education, and personalized service to help you succeed.

Looking ahead, you can expect offers designed around your needs, competitive rates, and continued improvements to your experience, both in person and digitally.

If we've made an impact for you, we encourage you to share it. Referring a family member or friend helps us grow and strengthens the community we're proud to serve.

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

Cancer Ribbon Walk



The **2026 Cancer Services of Northeast Indiana Ribbon Walk** brought the Fort Wayne community together for a meaningful day of support and impact. The event raised **\$122,498** to provide no-cost resources for individuals and families navigating cancer, surpassing its \$120,000 goal. Summit Choice CU contributed **\$1,320** and **placed eighth** among participating groups, adding to the collective effort that strengthens care across Northeast Indiana. The strong turnout reflected a shared commitment to easing the cancer journey for the members we serve every day.



Thank you to everyone who walked, donated, and showed support. **Your involvement continues to make a difference.**

CALENDAR

JULY

Friday, July 3 and Monday, July 6
Independence Day - As we celebrate Independence Day, our team will be available to assist you.

Wednesday, July 8
Cops Cycling for Survivors

Wednesday, July 22
Blessings in a Backpack

AUGUST

Saturday, August 1
Greater Fort Wayne Crime Stoppers Car Show

Tuesday, August 4
National Night Out

Friday, August 21
Crime Stoppers Golf Outing

Thursday, August 27
Wellspring Creating Brighter Futures

SEPTEMBER

Monday, September 7
All Branches Closed for Labor Day

Saturday, September 12
Guns N' Hoses Golf Outing



3306 N. Clinton Street
Fort Wayne, IN 46805

260-484-2102
summitchoice.org



ESI

Federally insured by NCUA.

