

# New

## ONLINE AND MOBILE BANKING

### COMING APRIL 22, 2025



## Easy Money Management Made Even Easier!

**KEEP  
THIS PIECE  
handy for your  
reference!**

Exciting new features and a fresh look are coming to your Summit online and mobile banking – and you'll make the switch the first time you log in on or after Tuesday, April 22! This guide tells you all the important info you need to know.

### Why the Switch to New Online and Mobile Banking?

We're always looking for more ways to make your money management feel simple and stress-free. Your new online and mobile banking will make it even easier to manage your total financial picture in one place.

### What to Do Before April 22:

- 1 Make sure contact info's current for all owners on your accounts.** The first time you log in to your new online or mobile banking, we'll verify your identity with a one-time PIN via text or email for your security. If that info is missing, incorrect or outdated, your PIN won't reach you and you'll need to contact us before you can finish your login. Confirm or update your details today under **Contact Information** in your current online or mobile banking.
- 2 Have your username, password and Social Security number or Taxpayer Identification Number ready. (Or, your Business Tax ID, if you have a business.)** You'll enter these to validate your account during your first-time sign-in to your new online or mobile banking. **Joint account holders:** You'll each use your own login to individually switch to new online and mobile banking.
- 3 Watch our website and your email.** We'll keep you informed and we're here to help make this switch easy – just like your new digital banking experience.

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**summit**  
CREDIT UNION

# Feel Even More at Ease WITH YOUR MONEY MANAGEMENT

Enjoy a fresh look that's easy to navigate and features that are easier all around:



## Total Account View

See or take action on your Summit accounts, shares and loans from your main dashboard or by toggling between accounts under your profile to manage anything and everything.



## Holistic Account Management

**NEW** ways to help you manage your whole financial picture include:

- **Seamlessly view Summit credit card info**, such as your balance, transactions, statements and payment info.
- **See when your certificate\* matures** and take action to renew or update your term. Plus, manage whether you want to transfer, receive or keep monthly dividends in the certificate.
- **Track your student loan balance** and the amount and due date of your next payment.
- **Manage your investments or connect with a financial advisor** through Summit Financial Advisors.



## Easy Transfers

Move money to your Summit accounts, other members or outside accounts from one screen. Safely authenticate most external accounts immediately and make transfers right away, without waiting to verify small deposits into those accounts over several days.



## Alerts and Security Options

Manage a wide variety of alerts and security enhancements on any of your accounts, right from mobile or online banking – including when, where and how your credit card or debit card is used to stay on budget and protect your account. No need for a separate app to manage your Summit debit and credit cards!



## Personal Touches

Customize your dashboard with the account balances, transactions or tasks you want to see on your main screen. You can also create custom settings for each account, including contact information and security notifications. Plus, rename or add a tag to your transactions to categorize your spending and keep finances organized.



## Easy Payments

Continue to enjoy all the same easy Bill Payer features, as well as send money to and from friends with just an email or mobile number through Zelle®.



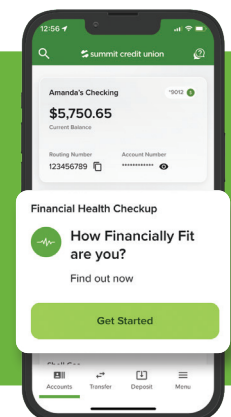
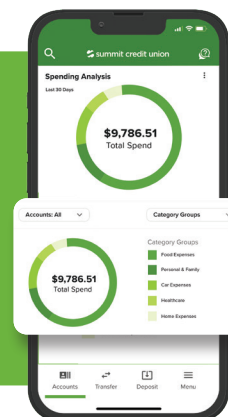
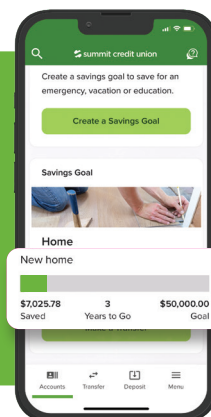
## Spanish Translation

Opt to view most of your online or mobile banking in Spanish, with just a click of a button.

Opta por ver la mayoría de la información en banca en línea o móvil en español, con solo un clic.

## FINANCIAL WELLNESS TOOLS

Everything you need to simplify planning and budgeting and to reach your saving, spending and financial wellness goals – right from your online or mobile banking dashboard!



\*IRA certificates not included.

# How You'll Get Started ON OR AFTER APRIL 22

## 1 Start your first-time sign-in:

- **Through online banking at SummitCreditUnion.com** (click the green **Log In** button in the upper right corner) — **OR** —
- **Through the latest Summit mobile app**, following one of the instructions below depending on your device:

**iOS iPhone mobile app users only:** **KEEP** your existing Summit mobile app but update to the latest version on or after April 22, now named “Summit” (in the Apple App Store, click “Update” next to the app). Or, if you have automatic app updates turned “on,” you’ll get the new app version as soon as it’s ready.

**Android mobile app users only:** On or after April 22, **DELETE** your current “Summit CU” mobile app and download the new “Summit” mobile app for Android from the Google Play Store.

## 2 Continue with your login based on the one scenario below that best describes you:

- **You already have online or mobile banking and your very own login credentials.**
  - Use your current username and password to log in.
  - Validate your account with your Social Security number.
- **You’re a joint account holder and haven’t set up a unique online or mobile banking login that is all your own.**
  - Click on **“Or, Register with Online Banking”** on the login screen.
  - Enter your last name, Account Number (or Member Number on your statement) and Social Security number, which will be used to validate your account.
  - Note that you’ll be prompted to enter a new username and password.

### Do you have multiple accounts and usernames of your own?

(For example, a personal and business account)

Going forward, you’ll have **ONE** username and password to access all your accounts upon login. Enter one of your current usernames for your first-time sign-in — and if it isn’t recognized, try the other (our system is auto-selecting one, for security purposes).

## 3 Verify your identity.

Verify your identity with a secure, one-time PIN, texted or emailed to your account contact info.

## 4 Enter a NEW password.

You’ll get to keep the same username you had before. Your new password will need to be between 12-64 characters, with no spaces, and have at least one letter and one of the following special characters: ! @ # \$ % ^ & \* 0

## 5 You’re logged in — enjoy your new online or mobile banking!


Once you’ve completed the above steps in either online or mobile banking, you’ll automatically be upgraded and ready to go in BOTH online and mobile banking.

**For your security, don’t give your login credentials to anyone.** They’d see ALL the Summit accounts you own (not just ones they may own with you).

# Important To-Dos ONCE YOU'RE LOGGED IN

## 1 Make your dashboard just how you want it.

You'll have an at-a-glance view of your Summit accounts – primary, joint or business – but the order they appear in may be different than you're used to when you first log in. It's easy to switch between your accounts and move things around to put focus on the ones you use most!

**Not seeing all your accounts in your dashboard (for example, your credit card or mortgage account)? Click on the profile icon  in the upper right corner.**

Think of your profile as a handy extension of your dashboard! You'll see which account you're currently logged in to, and from there, you can:

- **Toggle between any accounts you may have** (personal or business) to view details or customize your dashboard settings for each account.
- **Fully manage each account** –View statements, order a new debit card or checks, make credit card or mortgage payments, link external accounts and set up transfers, set alerts for your accounts, credit card or debit card, and more.



**Tip:** To make payments to a credit card or mortgage from one of your other accounts under your profile, set up a **Member-to-Member** transfer.

## 2 Reset any alerts or controls you had created for your accounts, debit card or credit card.


While these will not carry over to your new online or mobile banking, resetting them is easier now that all your alerts are part of your seamless digital experience. In many instances, you can even set up "push" notifications, or alerts that pop up on the screen of your mobile device, as long as you have the Summit mobile app.




- **To set account alerts** (for ex., when balances reach a certain limit, loan payments are due, transactions are made, login credentials are changed and more options):
  - Click the three dots in the upper right corner of your dashboard. (If you're in the mobile app, click the menu in the lower right of your screen.)
  - Click **Alerts** and then under **Accounts**, set the alerts of your choice.
- **To set alerts and controls for either your:**

**Debit card** (for ex., when spending limits are reached, transactions are made, purchases are over a set dollar amount and more options) — OR —



**Credit card** (for ex., when there are international transactions, purchases over a set dollar amount, in-store transactions outside a geographical area that you select and more options)

## How to Customize Your View

Click  next to "Dashboard" (or next to your name, if you're in the mobile app) to enable edits, then click:

-  to drag accounts up or down in the far-left panel into the order you want them
-  to hide dashboard items for a cleaner view
-  to keep your changes

Plus, click:

-  for a dropdown of more display options for an item
-  to toggle between multiple accounts and customize your dashboard for each



**SCAN CODE** to link to a quick video demo of how to customize your dashboard and to switch and manage accounts under your profile!

Steps continued on page 4 

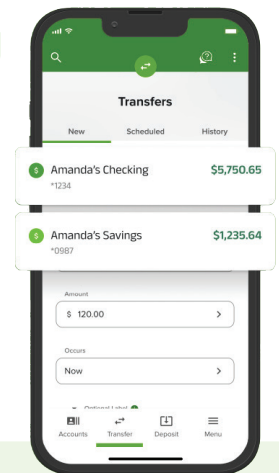


- Select your checking account or your credit card account, then **Card Controls**.
- Click **Advanced Card Controls**, where you can lock/unlock your card and control where and how it's used.
- Click **Advanced Card Alerts** to set the alerts you want for your card.
- If you haven't already done so, **turn off any controls and alerts** you had before in your SCU Debit Controls app and/or Credit Controls app (separate from your current Summit mobile app), to avoid potential duplication. Then **delete** those debit and credit control apps – you'll no longer use them, and they won't be available in your device's app store, once we launch your new digital banking.

### 3 Reschedule any transfers set up within your Summit online or mobile banking that go to another financial institution (also known as external transfers).

Check out these examples of external transfers to help you determine what you need to reschedule in your new online or mobile banking, if you want them to continue:

- **Example 1:** Recurring transfers from your Summit checking to pay a car loan at another financial institution — **OR** —
- **Example 2:** Transfers from your Summit savings for deposit into a child's account somewhere else



**Related to external transfers, here are some dates to be aware of:**

- **April 21 before 6pm** – The last time that any new external transfers can be created in your current online and mobile banking.
- **April 22** – The latest any external transfers that are scheduled in your current online and mobile banking will be paid, regardless of the scheduled payment date. This means that any external transfers scheduled to be paid after April 22, 2025, in your current digital banking will NOT be made until you reschedule them in your new online or mobile banking.
- **April 22 or after** – Relink your external accounts and re-schedule external transfers in your new online or mobile banking for those transfers to continue being paid. Click **Make a Transfer, External Accounts**, then the **Add Account** tab and follow the prompts.

**Other scheduled transfers WILL carry over to your new online and mobile banking.**

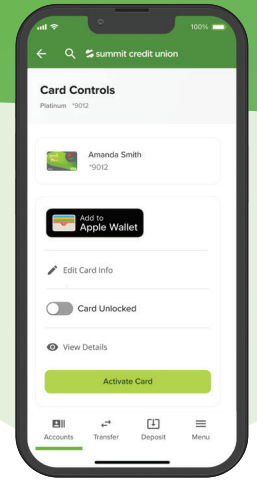
The following will continue the way you had them set up before the switch, with no further action needed:

- **Scheduled internal transfers between Summit accounts** – For example, if you had set up one-time or recurring transfers to pay your Summit car loan from your Summit checking.
- **Automatic payments you've set up outside your Summit digital banking** – For example, if you worked directly with Summit or another financial institution to set up automatic payments for a car loan.

# Have Questions? WE HAVE ANSWERS!

## Will I Still Use a Separate App for My Summit Credit Card Controls or Debit Card Controls?

No, you won't need a separate app anymore! Going forward, everything you need to easily manage your Summit credit card or debit card – from controls to alerts – will be right in your new online or mobile banking. So, if you've already downloaded the app for Summit Credit Card Controls (named "Credit Controls") or for Summit Debit Card Controls (named "SCU Debit Controls"), on April 21, be sure to turn off any controls or alerts you set in that app to avoid potential duplication and then delete the app. You'll no longer use that app, and it won't be available in your device's app store, once we launch your new digital banking on April 22. Just a reminder that you won't have active credit or debit card controls or alerts as of April 22 until you reset them in your new online or mobile banking. See the easy steps to resetting your controls and alerts on pages 3 and 4.



## Will I Still Have Access to Climbr?

While Climbr will not be in your new online and mobile banking, good news – you'll have similar financial wellness tools right on your digital banking dashboard! So, you'll still be able to easily set and track your goals, monitor and categorize your spending and even forecast if your money's on target for future needs. With all the options available, it's like having Climbr but *more*. Note any savings goals you have in your current Climbr so you can put them in your new online and mobile banking and keep making great progress!

## Will Bill Payer Info Carry Over?

Yes, any payees or payments you've set up in Bill Payer will transfer over to new online and mobile banking, and you'll enjoy all the same easy bill pay capabilities you have now.

## Will Scheduled Transfers I Already Set Up in My Current Digital Banking Carry Over?

You will need to reschedule any transfers you have set up in your online or mobile banking that go to another financial institution, if you want them to continue in your new online or mobile banking. Examples of those external transfers include recurring transfers from your Summit checking to pay a car loan at another financial institution, or transfers from your Summit savings for deposit into a child's account somewhere else. Other transfers and automatic payments will carry over and continue as they are now. For more specifics on this, see "Reschedule any transfers set up within your Summit online or mobile banking that go to another financial institution" on page 4.

## How Does the New Online and Mobile Banking Keep My Information Secure?

Your security's always our top priority and there are many systems in place to protect your information, including multi-factor authentication. The first time you log in to your new online or mobile banking, you'll be prompted to verify your identity with a secure, one-time PIN, texted or emailed to your account contact info. Once you're in your new online or mobile banking, you can customize your log-in security settings to your preferences – for example, getting text or email verification every time you log in. To see or adjust your security settings, click your profile icon in the upper right of your dashboard, then **Security**. (If you're in the mobile app, click the menu in the lower right of your screen, then Settings and Security.)

## Will I Still Have Access to Zelle?

Yes, those convenient Zelle features aren't going anywhere! Continue to send fast, secure payments to and from friends and family with just an email or phone number. All your Zelle history, including your transactions and contacts, will still be there, too.

## How Will This Affect Any External Financial Apps I've Linked To?

If you've linked to your Summit online banking account from budgeting, accounting or other "outside" applications, you'll need to re-link your Summit accounts in your new online or mobile banking.

One thing to note about the specific tools below:

- **Quicken/QuickBooks/Credit Karma** – Before April 22, we encourage you to back up QuickBooks and do a final transaction download. Note that all three of these services will be temporarily unavailable for up to 5 business days after we launch your new digital banking on April 22. During that downtime, we recommend you manually download a QFX/QBO file until you can re-connect to Quicken or QuickBooks.

## Will My Account Nicknames Carry Over?

Yes, any nicknames you've created for your Summit accounts, subaccounts or loans will show up right away in your new online and mobile banking. And if you want to add more, go for it! We know how motivating it can be to have account names to help you reach your goals, like "Emergency Savings" or even "Toes in the Sand" for a vacation.

## How Will This Affect My Summit Business Accounts or Business Treasury Management Services?

Our new online and mobile banking makes business easier, too — including if you use Summit Treasury Management services, like ACH, wires, remote deposit capture or sub-user management. As of April 22, get ready to enjoy a new look and a more user-friendly experience — on desktop or mobile. **Look for all the exciting details in a separate mailing coming your way.**



**For complete FAQs and other current information, visit [SummitCreditUnion.com/EasierBanking](https://SummitCreditUnion.com/EasierBanking).**

# A Sneak Peek at YOUR EASY NEW DIGITAL BANKING

**Dashboard**

**Cash Accounts \$6,879.71**

Amanda's Savings \*0000  
**\$5,750.65**  
Available | \$5,750.65 Current

Amanda's Checking \*0000  
**\$1,129.06**  
Available | \$1,129.06 Current

**Loans & Credit \$85,226.58**

Amanda's HELOC \*0000  
**\$98,765.43**  
Current

This left panel of your dashboard offers a quick view of your Summit accounts. To reposition accounts within this panel, click the “pencil.”

**Recent Transactions**

Monday, Mar 03

Amazon **\$10.78**  
General Merchand... FREE CHECKING

Saturday, Mar 01

AMAZON MKTPLACE P...  
Posted FREE CHECKING

Friday, Feb 28

Loan Interest Rate chan...  
Posted HELOC INTEREST ONLY

Thursday, Feb 27

Amazon Marketplace **-\$300.66**  
General Merchand... FREE CHECKING

Tuesday, Feb 25

Amazon Marketplace **-\$84.87**  
General Merchand... FREE CHECKING

See a convenient summary of your latest transactions right from your main screen. Click the 3-dot icon to filter for certain account transactions.

**Spending Analysis**

Last 30 Days

**\$9,311.80**  
Total Spend

You've spent 18% less than the previous time span

[View More Details](#)

## Spending Analysis

Get a snapshot of your spending — plus, you can view simple graphics highlighting your spending categories and trends to help you budget. Choose which categories and accounts to include!

**Spend Forecast**

**\$23,587.29**

Left to spend through **Thu Apr 03**

Available Balance **\$23,747.46**      Upcoming Events **-\$160.17**

[View Detail](#)

## Spend Forecast

Easily see if your money's on track for future needs, based on projected income and bills, so you can adjust spending for your available balance.

**Savings Goal**

**Vacation**  
European Tour

**\$9,786.51**      **363**      **\$25,000.00**  
Saved      Days to Go      Goal

[Make a Transfer](#)

## Savings Goal

Set your goal, how much to save (and which account you're saving to) and your target achievement date. Visually track progress and easily update or add to goals.