



July 31, 2026

Treasury Services Proposal

Prepared for: Waunakee Community School District



Presented by: Andrea Spencer, VP, Treasury Relationship Manager

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WELCOME LETTER

7/31/2026

Allie Newton, Director of Business Services
905 Bethel Circle
Waukegan, WI 53597

Dear Allie Newton,

Thank you for the opportunity to submit our proposal for banking services, to explore how Summit Credit Union can help you simplify the day-to-day of doing business and take action to reach all your goals.

We're committed to our local communities and a local decision-making approach.

Our relationship management team is eager to exceed your expectations with our competitive products and services, state-of-the-art technology and award-winning member service.

We offer you extensive experience working with local businesses.

This positions us well to forge and build a strategic partnership with you, and to expertly manage your banking relationship. You'll be fully supported in all your day-to-day banking operations and ongoing goals with our:

- Veteran team of commercial lenders and treasury management professionals
- Experienced relationship management team
- Dedicated, local operations team

If you would like additional information, or if you have questions or business goals you would like to talk through, please feel free to contact us.

Sincerely,

Andrea Spencer
VP, Treasury Management Relationship Manager
Summit Credit Union
(608) 673-3139 (direct)
andrea.spencer@summitcreditunion.com

ABOUT SUMMIT CREDIT UNION – COMMERCIAL

COMMITTED TO BUSINESSES

The credit union difference is clear when it comes to business. At Summit, our experts know it takes hard work to succeed. That is why we are committed to understanding your business and working closely with you as your financial partner for the long-term. As a local cooperative, we understand the value of partnership, appreciate the unique needs of each company we work with and pride ourselves in working on finding a solution, versus letting obstacles stop progress.

COMMERCIAL AND INDUSTRIAL

Whether you're buying equipment, expanding your building, acquiring a company or in need of working capital to support daily business needs, our commercial team provides superior solutions and service through custom terms, flexible lending options and prompt local decisions. The businesses we work with have direct access to management and build relationships with an entire team who cares about their success. Whether you need a term loan, line of credit or another facility, we work with you on win-win solutions that best suit your business and guide you through the process.

COMMERCIAL REAL ESTATE

Our experienced commercial banking team understands local real estate markets and has the relationships needed to get things done. Whether you have a small to mid-size or larger project, we offer flexible financing and customized structures that allow you to buy, build, improve and succeed. Summit offers a variety of financing solutions for non-owner-occupied buildings, including apartments, mixed-use offices and multi-family homes.

SMALL BUSINESS ADMINISTRATION (SBA) LENDING

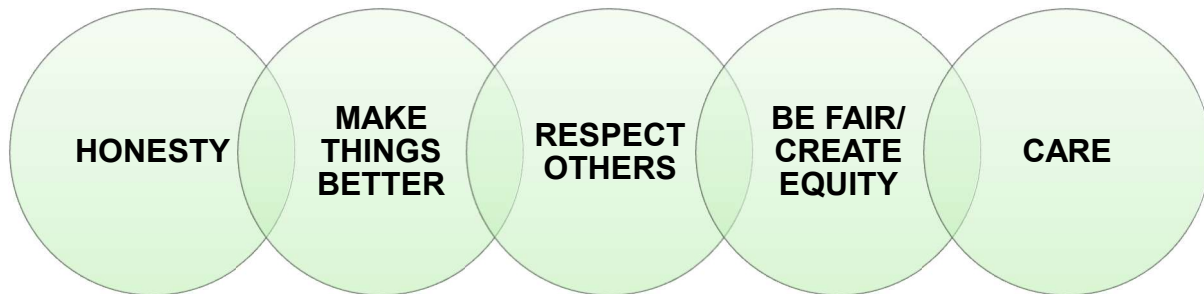
Summit business development officers help business owners find the right type of SBA loan for each business. Backed by the SBA, these loans are specifically designed to help small business owners and entrepreneurs with affordable financing. Summit has been in the top 10 financial institutions to provide SBA loans for over a decade. A lot of financial institutions can provide an SBA loan, but Summit's service and expertise are what make Summit a choice SBA lender.

TREASURY MANAGEMENT

Summit offers a suite of treasury management products and services that make the most of your working capital. Our Treasury Management team understands the opportunities and challenges businesses face. We take time to get to know you and your business to provide solutions that streamline processes and allow you to manage your cash and liquidity with ease. At Summit, we invest heavily in our treasury technology to present you with the latest tools to manage your funds and maximize liquidity. We are competitive with regional and national banks and provide superior service that differentiates us.

OUR MISSION AND VALUES

We strive to build a better, more equitable world while fulfilling our mission of dreams enabled, financial wellness achieved, and life richer. Through our Essential Behaviors of working as a team, putting our membership first and promoting change we can better live our values which are:



LEADERSHIP AND GOVERNANCE

We're a credit union, and that means the people on our Board of Directors, also members of Summit Credit Union, are nominated and elected by our members. We put our membership first and that benefits our members, our employees and the community.

COMMITMENT TO OUR MEMBERS AND COMMUNITIES

Helping our members improve their financial lives is our passion, but it's also important that we do our part to improve the community around us. It's the core of the credit union difference – people helping people.

Because we want to create a better, more equitable world, we give back.

- We give thousands of dollars in scholarships. Learn more at SummitCreditUnion.com/Scholarships.
- We provide our members measurable savings, including a patronage dividend, Cash Boomerang. Learn more at SummitCreditUnion.com/CashBoomerang.
- We partner with other organizations and put our award-winning financial education programs to work for members and the wider community so everyone benefits. Learn more at SummitCreditUnion.com/FinancialOutreach.
- We do this while taking actions to live and work green, and to inspire others, too. Learn more at SummitCreditUnion.com/Sustainability.

At Summit, we take a holistic approach to giving. We believe a strong community makes all our lives richer, so we develop strong relationships with community partners, imagining what we can do together to make a difference. We focus on organizations that support financial well-being, advancing equity and women's empowerment.

Find out more about how we give back at SummitCreditUnion.com/AboutUs.

OUR STORY AND FINANCIAL OVERVIEW

Our Story

CUNA, Inc. founded CUNA Credit Union, known today as Summit Credit Union, on September 17, 1935, in Madison, Wisconsin, to serve the credit union movement and anyone else in need of credit union services. This unique charter was granted by the Wisconsin bank commissioner in 1935.

Our first location was in our sponsor company, the Filene House. Credit union movement pioneers and organizers Thomas Doig and Roy Bergengren were early advocates for the formation of CUNA Credit Union to ensure all people, everywhere, had access to credit union membership. Back then, employees of a credit union could not borrow from their credit union. Our credit union was there to ensure that credit union employees and state leagues across the country had access to a credit union for all their financial needs.

Shortly after our credit union was established, CUNA Mutual was formed to provide insurances and other services to credit unions and became one of our sponsor groups in addition to CUNA, Inc. We expanded to other credit union entities as they were created, including World Council of Credit Unions (WOCCU), Credit Union Executive Society (CUES) and Filene, to serve anyone, anywhere.

In 2005, CUNA Credit Union changed its name to Great Wisconsin Credit Union (GWCU) and then, in 2008, changed its name to Summit Credit Union, merging in the former Summit Credit Union (originally State Capitol Employees Credit Union) and maintaining CUNA/Great Wisconsin's original charter and field of membership.

At Summit, we are passionate about serving you and your business.

Financial Overview

When big banks shut down or require government intervention, people across the country naturally begin to think about the safety and security of their money and their financial institutions. You've heard us reference "the credit union difference," and this is a great opportunity to show you exactly what that difference means when compared to banks.

Summit's top priority has always been the well-being of our members. That priority factors into every decision we make, from product development to investment options, and it's the reason Summit is such a good option for you, your family and your business.

Seven Reasons to Feel Good About Banking With Summit

- **Federal Protection** – Your deposits are federally insured by NCUA to at least \$250,000 per individual, with another \$250,000 allowed for IRAs. You may be able to secure coverage above \$250,000, depending on your account ownership structure. Learn how to maximize your insurance coverage at mycreditunion.gov/share-insurance-estimator-faq.
- **Stable Investments and a Strong Financial Foundation** – Unlike many big banks, Summit has low exposure to uninsured deposits or bond investments and keeps a conservative approach to investment management. View our Income and Financial Condition statements anytime in our annual report at SummitCreditUnion.com/Annual Report.

- **Access to Funds When Needed** – Summit holds a significant amount of funds invested in low-risk assets, which are available for us to withdraw immediately if needed. We also have lines of credit available from several sources if we should ever need additional funds.
- **5-Star Rating** – Summit consistently earns the superior 5-star rating from industry analyst Bauer Financial.
- **Strong Capital** – The NCUA considers a credit union to be well capitalized with a net worth of at least 7% of assets, a threshold that Summit has historically been above.
- **Positive Earnings** – We are healthy because we consistently generate net income to build our capital. Summit Credit Union has been healthy even in times of economic stress, such as 2008-2009 and 2020.
- **We're Local** – We serve local people and businesses right here in Wisconsin.

TREASURY MANAGEMENT SUMMARY

Summit Credit Union offers a suite of treasury management products and services that make the most of your working capital. Our Treasury Management team understands the opportunities and challenges businesses face. We take time to get to know you and your business to provide solutions that streamline processes and allow you to manage your cash and liquidity with ease. At Summit, we invest heavily in our treasury technology to present you with the latest tools to manage your funds and maximize liquidity. We are competitive with regional and national banks and provide superior service that differentiates us.

Summit Credit Union is pleased to extend this treasury management proposal to you for discussion purposes.

Single Solution for All Your Treasury Needs

Treasury services should be powerful, customized, convenient and easy to use. We provide what you need to securely send, receive and collect payments in one resource: our online Treasury Management Services. Let us help you meet your goals.

We believe benefits of partnering with Summit Credit Union include the following:

- Local decision making with partners who are passionate about serving you.
- Direct access to the head of Commercial Banking and Treasury Management.
- Assigned relationship management and support teams to help you keep your business running smoothly.
- A flat organization chart that allows us to be highly responsive and exceed your service expectations.
- Customized Banking and Treasury Management Services tailored and priced to meet the specific requirements of your business.
- Capacity to support your growth.
- A well-capitalized, stable and predictable financial partner with solid experience.
- Minimum 60-day transition period fee waiver (if fees are incurred for requested services).

ACCOUNT ANALYSIS PRICING ESTIMATE

ACCOUNT INFORMATION		# OF DAYS	STMT MONTH
		31	Average T12
BALANCE SUMMARY			ECR
AVERAGE BALANCE	\$	203,712.00	0.65%
LESS AVERAGE UNCOLLECTED FUNDS	\$	-	
AVERAGE COLLECTED BALANCE	\$	203,712.00	
FEE SUMMARY			
TOTAL CHARGE FOR SERVICES	\$	95.00	
Overall Discount (If Applicable)			
0.65% EARNINGS CREDIT ALLOWANCE	\$	112.15	
SERVICE CHARGE AMOUNT AFTER ECR	\$	-	

			Summit (SL)
	# Units	Per Unit	Total
SERVICE DESCRIPTION			
DEPOSITORY SERVICES			
Account Maintenance (per account) - CAA	4	\$25 - Waived (\$0)	\$0.00
DISBURSEMENT SERVICES			
Checks Written - CAA		\$0.35	\$0.00
Posted Debits - CAA		\$0.25	\$0.00
Check Block (q2)		\$10.00	\$0.00
Check/Payee PosPay & ACH Positive Pay	3	\$36 - Discounted to \$10	\$30.00
POS Pay Per Issued Item		\$0.03	\$0.00
COIN AND CURRENCY SERVICES			
Cash Deposited Processing Fee		\$0.00	\$0.00
Coin purchased (per roll)		\$0.20	\$0.00
Strap Currency Ordered (Per Strap)		\$0.70	\$0.00
Garnishment/Levy		\$50.00	\$0.00
ONLINE BANKING SERVICES			
Online Banking Base Fee - CAA	1	\$55 - Discounted to \$25	\$25.00
ACH SERVICES			
ACH Per File Fee		\$0.00	\$0.00
ACH Origination Template - Base Fee	4	\$27.50 - Discounted to \$10	\$40.00
ACH Originated Items 1-500 items	1709	\$0.12 (waived, \$0)	\$0.00
ACH Originated Items 501-1,000 items		\$0.10	\$0.00
ACH Originated Items 1,001+ items		\$0.08	\$0.00
WIRE SERVICES			
Wire Base Fee Online		\$0.00	\$0.00
Incoming Wire 1-25 wires - CAA		\$15.00	\$0.00
Incoming Wire 26-50 wires - CAA		\$12.50	\$0.00
Incoming Wire 50+ wires - CAA		\$10.00	\$0.00
Online Outgoing Domestic Wires 1-25 wires - CAA		\$25.00	\$0.00
Online Outgoing Domestic Wire 26-50 wires - CAA		\$22.50	\$0.00
Online Outgoing Domestic Wire 50+ wires - CAA		\$20.00	\$0.00
SWEEP SERVICES			
One-Way Sweep (Deposit Only)		\$25.00	\$0.00
Two-Way Sweep (Deposit Only)		\$50.00	\$0.00

Charge Before Discounts	\$578.08
Discount on Total Services	\$483.08
TOTAL CHARGE FOR SERVICES BEFORE ECR	\$95.00



ADDITIONAL EARNINGS

Current LGIP Account

	Current	Summit
Current LGIP:	3.670%	3.670%
Spread:	0.260%	0.260%
Rate:	3.930%	3.930%

- Matching current rate of +26bps over current LGIP

VALUE-ADDED SOLUTIONS

ACCOUNTS

We offer lower, mid-tier and high volume commercial accounts. Given our structure, we are able to pay more competitive rates and provide treasury services that are equal to, or better than, area competitors – both large and small. We deliver responsive service within a customized structure. A full suite of treasury and account services are available for collections/disbursements, including Automated Clearing House (ACH) Origination, Remote Deposit Capture (RDC) solutions, sweeps, wires, fraud protection, merchant processing, international services and more.

ONLINE BANKING, MOBILE BANKING AND REPORTING

Single Sign-On, Powerful Online Solutions

Streamline your day-to-day business operations with a single, secure, multi-factor authentication platform for all of your virtual banking needs. This universal solution is designed to meet simplistic to the most complex of demands. Summit Credit Union's Business Online Banking platform provides an online banking environment with the ultimate user-friendly experience. This platform presents easier online access to account balances and transactions, which allows you to make the most informed decisions.

Features

Business Online Banking is built around the principles of convenience, security and scalability. You will discover the most critical, in-demand features, available to you now. We'll also continue to develop solutions that meet your needs as they evolve in the future.

Enhanced Features Include:

- External transfers
- 18-month history retention with ability to request longer term
- QuickBooks™ connection functionality
- Check images available in transaction history
- Robust reporting:
 - Ability to create custom, filtered reports based on criteria you choose
 - BAI: Cash Management Balance Reporting
- Integrated e-statements
- Access to all services, including RDC, ACH Origination, Payee Positive Pay and wire origination
- Multi-level approvals for ACH, wires, RDC

- Multi-factor identification
- Upgraded safety and security features, including use of one-time passwords, soft tokens
- Additional features on an ongoing basis to stay on the cutting edge of technology and business demands

ACH AND WIRE TRANSFERS

ACH Services:

ACH Origination – Standard and Same-Day

Streamline your payment process, improve security and cut transaction costs. Collect or make payments automatically and simplify recurring transactions.

- **Direct Deposit.** Fast, accurate payroll payments are a win for employers and employees.
- **Recurring Payments.** Get speedy, on-time payments from customers you bill regularly.
- **Recurring Invoices.** Pre-set vendor payments and save paper and processing hassles.

The online banking administrator or authorized signer may request ACH origination through Treasury Management. The member agrees to the service by signing the TM Master Agreement. ACH limits are approved internally. If approved, we will complete the workflow, which contains the daily limit and ACH Type (PPD and or CCD) for origination. We'll also provide training and support and get you going with your easy payment processing.

Processing times:

Central Standard Time (CST) on business days only

Standard: File uploads can be processed until 7 pm; Templates can be processed until 5 pm.

Same-Day: Available if needed.

Wire Transfer Services:

Send domestic wire transfers through online banking, saving you a phone call or branch trip.

- Easily make recurring or one-time transactions — even large purchases.
- Pay as you need it — there's no extra service charge.

The administrator or authorized signer may request an online banking Wire Transfer through Treasury Management.

To initiate wire services, a member signs a Wire Agreement. From there, an online banking Wire Transfer limit is reviewed and approved. The request is then sent to the Operations department to set up the service.

Summit Credit Union has both domestic and international wire capabilities.

Initiation and Security

Both Standard and Same-Day ACH can be initiated through our secure online banking platform, and setting up dual control is advised to provide additional security.

Wires can also be processed securely through our secure online banking portal, and requires dual control of authorized initiators and approvers.



FRAUD PROTECTION SERVICES

Is Your Business Protected?

- **80%** of businesses were targets of payments fraud last year.
- **63%** of these experienced business email compromise targeting checks, ACH and wires.
- Checks continue to be the payment method most vulnerable to fraud.
- Electronic payments fraud is on the rise.
- All a thief needs are a company's routing and checking number to commit fraud.
- The best tools to help mitigate risk of fraud loss are Positive Pay and strong internal controls.

Payee Positive Pay: Check Fraud Loss Mitigation

Protect your company from altered, fraudulent and counterfeit check fraud with Summit Credit Union's Positive Pay – a secure, automated check-matching service available through Business Online Banking.

How Positive Pay works:

- When your company issues checks, you simply upload a list of issued items to Summit's Business Online Banking.
- Positive Pay will compare the checks presented for payment (payee, account numbers, check numbers and dollar amounts) to the list of issued checks you provide.
- For any checks that don't match, you are able to choose to pay or reject them through Business Online Banking.
- Any rejected checks will be returned unpaid, mitigating fraud loss.

ACH Blocks And Filters: Electronic Fraud Loss Mitigation

ACH blocks and filters allow your company to control electronic transactions on your accounts. Without blocks or filters in place, all ACH requests received by Summit Credit Union will be processed against your accounts. National Automated Clearing House Association (Nacha) rules specify that if an unauthorized ACH transaction occurs, you must notify the bank to stop the transaction within one business day.

- ACH blocks prevent all ACH debits and/or credits from processing.
- ACH filters allow your company to set criteria that authorize certain ACH debits while rejecting others. Once your company selects criteria, any transaction presented that is not authorized will be returned to the originator.

Decisioning:

- 10 am-12 pm Central Standard Time (CST) on business days only – Client to view and make decisions (pay/return/hold) on items. 12 pm is the cutoff time.

Online check clearing details – Information on paid items is available for 6 months, and there is also a report you can run in your Business Online Banking.

Online stop payment services – Stop payments can be initiated through Business Online Banking or by calling a branch.

RECOMMENDATIONS FOR REDUCING FRAUD RISK

Establish Internal Controls for Your Company.

- Review and reconcile accounts daily, and closely monitor transactions.
- Require two people to approve a transaction.
- Safeguard all company user IDs, codes and passwords.
- Develop documented policies that control how financial transactions are made.

Secure and Maintain Your Computer Systems.

- Do not download or install software from unknown third parties.
- Do not open emails or email attachments from an unknown source.
- Ensure firewalls and antivirus and spyware prevention software are up to date.
- Limit access to systems or computers that are used for sensitive functions.

Restrict Access.

- Rotate duties so that no one person is responsible for all financial tasks.
- Personally review your financial statements and restrict access to these documents, checks, credit cards and cash.

Supervise and Monitor Financial Transactions.

- Carefully monitor your business accounts for fraudulent activity.
- Adequately supervise all employees who take part in business finances.
- Continually review wires, transfers, payroll and business checks.

Use Fraud Risk Mitigation Tools Available to You.

- Reduce the risk of check and ACH fraud by using Positive Pay services (automated modules that help detect fraud in checks or ACH transactions presented for payment and stop them from being paid).
- Adopt strong forms of authentication and added layers of security when using online banking (e.g., authenticate users through a different channel than the one they use to sign in or do a transaction).

Streamline Treasury Management Services.

- Do not provide payment instructions via phone or fax.
- Outsource accounts payables and receivables to an accounting firm or other company.
- Consider a “lockbox” (designated P.O. box for incoming checks) through a financial institution.
- Increase use of electronic and card payments to decrease paper check disbursements.
- Do not provide member or account numbers to new, untrusted vendors for electronic payment.
- Use separate accounts for different payment methods (e.g., an operating account to write checks from, or an account to move cash easily but with a debit block on it).

If you ever see anything suspicious, immediately call your Summit Treasury Management Advisor.

You're not on your own in the fight against fraud. Summit's here to help!

REMOTE DEPOSIT CAPTURE

Remote deposit capture uses a scanner that connects to your computer, letting your employees deposit checks into your bank account without leaving the office. You can scan all checks you receive into your bank account at any time of day. Deposits are memo posted throughout the day, as they are approved, with a final file run at 6:00pm and sent over for processing.

BUSINESS MOBILE DEPOSIT CAPTURE

Use your mobile phone to connect with our secure Business Mobile App and deposit your checks. It's as simple as snapping a front and back photo of the check with proper endorsement, and you eliminate a trip to the bank. Business Mobile transactions are processed through three scheduled file transmissions each business day at approximately 10:00 a.m., 12:00 p.m., and 6:00 p.m. Transactions do not memo post prior to file receipt; once each file is received, the corresponding transactions are memo posted to the applicable accounts.

MAXIMIZE BALANCES

Options for Excess Cash

We offer CDs or Money Market accounts for excess cash. As an alternative to leaving all funds in a non-interest-bearing account, you may sweep between a money market account or place money in short- or long-term CDs. We also have a wealth management service that may assist in investments, retirement planning, etc.

Options for Short-Term Investment

Summit Financial Advisors offer personalized service and sound advice tailored to your individual needs and goals. With a number of different investment options, you can find a better path for you.

BUSINESS REWARDS CREDIT CARD

Start up, expand, operate...it's especially rewarding when you use a Summit Business Rewards Credit Card to do it. Plus, we're always right here for your questions, with **local card servicing**.

Business Rewards Credit Card

- **No annual fees and a low variable rate.** Which means more money you can put toward your business.
- **Rewards on every purchase.** Airline tickets, cash back, merchandise and more.
- **Mobile wallet convenience.** For speedy, secure, anywhere purchasing.
- **Peace-of-mind security.** Including transaction alerts and chip card protection.
- **Protection against the unexpected.** Automatic travel accident coverage when you use Visa to pay.

To request a Summit Business Rewards credit card, email us at Business.Requests@SummitCreditUnion.com.

MERCHANT CREDIT CARD PROCESSING AND POINT OF SALES (POS) SOLUTIONS

Summit Credit Union has partnered with Motus Financial, Inc. to provide the latest credit card processing and POS technology solutions. Whether you need a single credit card terminal, POS equipment or an integrated POS system, Motus has a solution.

Motus Financial offers a wide variety of payment processing services, each with enhanced features designed to help you process credit card payments, increase your sales, reduce expenses and improve your productivity.

Our members can save time and money and gain responsive, direct service.

This is a separate quote that will be provided by Motus, based on statements provided, or estimated activity.

Our wide range of services include:

- **Point-of-Sale technology, with the latest in cloud-based payment technology:** Process payments as desired, including on a tablet or mobile device.
- **Countertop payment terminals:** A more traditional method with many more features, including alternative payment methods like loyalty or gift card acceptance.
- **Virtual terminals:** Accept credit card and ACH payments online securely and efficiently from your own computer.
- **Mobile solutions:** Use your mobile device as a payment gateway, with end-to-end security and live support.
- **E-commerce:** Safely and securely process credit card data.

You receive a dedicated account manager who will get to know your organization and prioritize your needs.

From basic to the most advanced merchant processing solutions, we can customize a plan for you.

IMPLEMENTATION AND SUPPORT

Ongoing training and system(s) support is critical to the development of a positive strategic partnership. We aim to exceed your expectations and make sure the process is as smooth as possible, as well as flexible and highly supportive.

Our dedicated relationship management team will work with authorized personnel in all facets of managing the relationship before, during and after the transition. We will provide the authorized personnel with direct access to local decision makers with our ongoing training and resources.

After the transition is complete, our relationship management team welcomes the opportunity to review your banking relationship on a regular schedule, determined by the needs of the organization. We will also make recommendations based on our observations and present new ideas, concepts and technology as appropriate to create added value, cost savings and efficiencies.

Summit Credit Union offers a suite of real-time, secure online banking services, including online wire transfers, ACH origination, viewing and printing cleared checks, account reconciliation, stop payments, credit card processing, Bill Pay, Remote Deposit Capture, Positive Pay and more.



Summit's strict controls over our member information is accomplished by a combination of security measures using technology standards including firewalls, encryption, layers of virus protection and closely monitored policies and procedures. To guarantee overall adequacy and effectiveness, Summit engages routine internal and external audits and examinations that follow state and federal guidelines.

Summit Credit Union has a comprehensive business contingency/disaster recovery plan in place and has invested heavily in our Information Technology department to ensure recovery and continuance of services, should the need arise.

For security purposes, Summit Credit Union cannot disclose specific details related to its security, software, hardware, setup and configuration.

The implementation process, including testing and descriptions, is outlined in this sample implementation schedule:

1. Open Deposit Account(s)
2. Online Banking setup
3. Order Checks and complete Credit Card Applications; initiate Merchant Services card processing
4. Provide ACH and Wire Instructions, as applicable
5. Limits determination and approval for ACH, Wire, Remote Deposit, Mobile Deposit
6. Establish Lockbox (if applicable)
7. Turn on Mobile Deposit and provide training
8. Turn on Remote Deposit, install driver and scanner
9. Turn on ACH Origination
10. Turn on Online Wire Transfer
11. Turn on Positive Pay
12. Training on Remote Deposit, ACH, Wires and Positive Pay
13. Ongoing service support and assistance with services
14. Service check-in at approximately one month to review best practices
15. Annual audit call/visit for ACH Origination and Remote Deposit
16. Annual mailing with code for updated NACHA guidelines

LOCATIONS

Our locations offer many convenient options to serve you, including 24-hour ATMs, night drop, video tellers, safe deposit boxes, notary and medallion signature guarantees and more.

View a list of our convenient locations at SummitCreditUnion.com/Locations.

RELATIONSHIP TEAM CONTACTS

We recognize that great service is critical in any banking relationship. Our personnel are a differentiator among our peers. We take a team approach in serving your relationship and provide direct contact information to resolve issues, and we provide service in a highly responsive manner.

Mel Toy, CTP

VP, Treasury Management

Mel brings over 15 years of experience in a variety of treasury and finance leadership roles and specializes in helping businesses mitigate payment fraud risk. Mel earned her bachelor's degree in business with a focus on finance, accounting, and marketing from Marquette University. She has an MBA from the University of Wisconsin-Whitewater in Finance and Accounting with emphasis on Treasury and Risk Management.

Andrea Spencer

VP, Treasury Management Relationship Manager

With over 20 years of treasury management expertise, Andrea Spencer helps businesses optimize cash flow, improve efficiency, and achieve their financial goals. As Vice President and Treasury Relationship Manager at Summit Credit Union, she is known for her personalized approach, strategic guidance, and commitment to client success.

Sheri Schneider

Manager, Treasury Management Services

Sheri has been in banking since 2001 focusing on Treasury Management for the last 9 years. She works one on one with businesses to meet their banking expectations and build lasting relationships.

Treasury Management Operations Support: Our robust team of Treasury Management support professionals is dedicated to assisting with your day-to-day servicing needs, including training and troubleshooting on an ongoing basis.

On behalf of Summit Credit Union, thank you for the opportunity to present this proposal. We are committed to understanding your business, delivering personalized attention and high-quality technology and services to meet your needs, and partnering with you for years to come.

TESTIMONIALS AND REFERENCES

Village of Iron Ridge

"The Village of Iron Ridge changed our banking to Summit Credit Union and couldn't be happier with the service and rates they offer. Moving our accounts and setting up new accounts has been a seamless process. Working with the whole crew at Summit Credit Union has been a great experience."

Arlette Lindert
Clerk/Treasurer
Village of Iron Ridge

School District of Random Lake

"Summit Credit Union has been an outstanding partner. Using their highly experienced team of commercial lenders and cash management providers, they have transformed how we do our district banking. The School District of Random Lake has enjoyed its full suite of cash management products, including positive pay, throughout our continued business relationship. In addition to excellent services, our business office has taken full advantage of Summit Credit Union's competitive rates and pricing models."

Michael Trimberger
Superintendent
Random Lake School District