Your Business Analysis Statement is getting easier to read.

Summit Bank is updating Business Analysis Statements to make it easier to understand your account activity, fees and earnings credits at a glance.

New Monthly Statement

Statements will continue to cut at the end of the month, however statements will be generated, and your Account Analysis fees assessed, on the 15th of each month.

If the 15th lands on a Saturday, Sunday, or Federal holiday, the statement will generate the prior business day.

What's Improving

Easier to review
A cleaner layout helps you find key account information faster.

12-month credit rollover
Unused excess earnings credits can roll forward for up to 12 months.

Put credits to work
Apply available earnings credits toward your business account fees.

Clear fee detail
Fees and descriptions are itemized so you can see what each charge covers.

Old Statement
Issued at the end of the month.

```
                    Demand Deposit Account Analysis
                      For The Month of June, 2026

BALANCE INFORMATION
   Average Ledger Balance:
   Average Float:
   Average Available Balance:

ANALYSIS SUMMARY
   Net Earnings Credit:
   Less Net Activity Charges:                            (-)
                                                             -------------
     Net Analysis:                                       (=)

     Analysis Charged to
     Checking Account XXXXX

An analysis charge could be avoided by maintaining an average positive
available balance of $286,335 for 30 days.

EARNINGS CREDIT SUMMARY
Average Positive Available Balance:
  Reserves on           at 10.0000%:                     (-)
                                                             -------------
  Investable Balance:                                    (=)

Earnings Credit for Investable Balance at 1.6498%:


                    Demand Deposit Account Analysis
                      For The Month of June, 2026

ACTIVITY SUMMARY
                                  NUMBER  COST PER      TOTAL  AVAILABLE BALANCE
                                OF UNITS    UNIT         COST REQUIRED TO SUPPORT
                                                   ----------      -------------
Total General Account Services:                         15.00

DEPOSITORY SERVICES
  DEBIT TRANSACTION                  237     .150       35.55
  CREDIT TRANSACTION                  36     .150        5.40
  Monthly ACH Fee                      1   25.000       25.00
  Online Banking Fees                414     .250      103.50
  Other Charges                       11   15.000      165.00
                                                   ----------      -------------
Total Depository Services:                             334.45

Total of Activity Charges and Credits:                 349.45


Total Balance Required to Support Activity Charges and Credits
                                                                 -------------
```

Updated Statement

ACCOUNT ANALYSIS STATEMENT

FOR THE PERIOD 07/01/26 THROUGH 07/31/26

BALANCE COMPUTATION FOR THE PERIOD

Average Daily Book Balance
Less Average Daily Float
Average Daily Collected Balance
Less DDA Balance Reserve Requirement (10.0000 %)
Balance to Support Services

Minimum Monthly Collected Balance

COMPENSATION INFORMATION

ACCOUNT POSITION FOR THE PERIOD	FEE BASIS	BALANCE BASIS
Current Period Credit (1.6500 %)	Credit earned this period	Balanced used

COMPENSATION INFORMATION (continued)

ACCOUNT POSITION FOR THE PERIOD	FEE BASIS	BALANCE BASIS
Plus Prior Period Accrued Credit	Credits accrued	
Total Credit Available		
Current Period Analyzed Charges		
Plus Prior Period Accrued Charges	Fees accrued	Balance needed to cover fee
Analyzed Charges Due before Credit		
Analyzed Charges Due after Credit		
Total Fees Now Due		
Balance Available to Support Other Services		

SERVICE CHARGE DETAIL

SERVICES RENDERED IN PERIOD	VOLUME	UNIT PRICE	SERVICE CHARGE	BALANCE
Account Services				
Monthly Maintenance				
Subtotal Account Services				
Depository Services				
Checks				Balance needed to cover fee
Foreign Check Deposit	Number of items	Cost per item	Assessed charge	
Subtotal Depository Services				
Wire Services				
Domestic Incoming				
Domestic Outgoing				
Subtotal Wire Services