SUMMIT CREEK ADVISORS
Investment Management

Client Relationship Summary (Form CRS)

Summit Creek Advisors, LLC
March 2026

Item 1: Introduction

Summit Creek Advisors, LLC ("SCA") is a registered investment advisor with the United States Securities and Exchange Commission located in Minneapolis, Minnesota. SCA provides investment advisory services for a fee. As a retail investor, it is important to understand the differences between services and fees of an investment adviser and a broker-dealer. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS. This site also includes educational materials about broker-dealers, investment advisers and investing.

Item 2: Relationships and Services

What investment services and advice can you provide me?

Asset Management: SCA manages equity accounts for clients utilizing its Portfolio Management Services for either their Small Cap Growth or SMid Cap Growth strategies. Each portfolio is managed on a discretionary basis within the standard investment guidelines for each strategy, though SCA will implement reasonable restrictions based on investment parameters stated by the client. Each client account is managed based on each strategy's goal rather than on each client's individual needs. Clients are responsible for evaluating the risk related to each strategy to determine if it is right for them.

Model Portfolio Strategist Services: SCA also provides Model Portfolio Strategist services for the Small Cap Growth and SMid Cap Growth strategies to certain institutional/corporate clients. Each client utilizing the Model Portfolio Strategist Services is responsible for evaluating and implementing any investment recommendations.

Retirement Services: SCA also acts as an ERISA 3(38) Investment Manager where we offer our discretionary asset management services to retirement plan assets.

SCA suggests a portfolio minimum of $5,000,000 for all client accounts investing in the strategies. However, this minimum can be waived under certain circumstances.

For additional information please refer to Form ADV Part 2A, Items 4, 7 and 16.

Conversation Starters
Given my financial situation, should I choose an investment advisory service? Why or why not? *How will you choose the investments to recommend to me?* *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

Item 3: Fees, Costs, Conflicts and Standards of Conduct

What fees will I pay?

Clients utilizing SCA will typically pay an annual fee based on the value of their assets under management. Currently, these fee rates are 1% for SCA's Small Cap Growth strategy and 0.9% for its SMid Cap Growth strategy. These fees may be negotiated based on factors such as the amount of assets under management and account complexity. Fees are typically paid quarterly in arrears and are calculated on the basis of a percentage of assets under management. Client accounts will also be assessed fees from brokers executing transactions for their accounts, as well as fees assessed by their custodian. These fees are separate and not related to any fees charged by SCA.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Additional information regarding fees and costs can be found in Form ADV Part 2A, Item 5.

Conversation Starters
Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interests and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means:

> Our Director of Marketing and Client Services receives a commission for obtaining new asset management, model portfolio strategist services and retirement clients based on their assets under management. This conflict is mitigated by our fiduciary duty to our clients and adherence to our Code of Ethics. When obtaining clients to invest in the SCA strategies, the client's best interests will be the main determining factor.

Conversation Starters
How might your conflicts of interest affect me, and how will you address them?

Additional information regarding SCA conflicts of interest can be found in Form ADV Part 2A, Items 4 and 10.

How do your financial professionals make money?

As owners of the firm, the Portfolio Managers receive compensation based on the overall profits of the firm. The Director of Marketing and Client Services also receives a commission for obtaining new asset management, model portfolio strategist services and retirement clients based on their assets under management.

Item 4: Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

No. A free search tool to research us and our financial professionals is available at Investor.gov/CRSC.

Conversation Starters
As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5: Additional Information

Additional information about our services is available by visiting www.summitcreekadvisors.com. If you would like to request a copy of this relationship summary, please contact Summit Creek at info@sumcreek.com or call at 612-746-8990.

Conversation Starters
Who is my primary contact person? Is he or she a representative of an investment adviser or a broker- dealer? Who can I talk to if I have concerns about how this person is treating me?