



FEE SCHEDULE

Effective September 8, 2025

Free Services

Audio Response Teller (ART)
 Bill Pay Service
 Card Replacement by Mail
 Check Copies (up to 24 copies)
 E-Statements
 Mobile Check Deposit Capture
 Non-Sufficient Funds
 Online Banking
 Overdraft Protection from Line of Credit
 Returned Mail
 Starter Checks
 Statement Copies (up to 24 copies)

Safe Deposit Box

Safe Deposit Key Fee \$20.00
 Safe Deposit Box Fee¹
 3" x 5" (Per year) \$30.00
 5" x 5" (Per year) \$45.00
 3" x 10" (Per year) \$55.00
 5" x 10" (Per year) \$70.00
 10" x 10" (Per year) \$105.00

Monthly Service Fees

Choice Checking Fee (Per month) \$5.00
 (Waived with Direct Deposit of \$500+, or enrolled in eStatements, or Primary Owner is 60+ years of age)
 Secure Checking Fee (Per month) \$5.00
 (Waived with Daily Balance of \$500+)
 Opportunity Money Market Fee (Per month) \$10.00
 (Waived with Daily Balance of \$2500+)
 Benefit Checking Fee (Per month) \$10.00
 (Waived with Employer Sponsor/Community Partner Direct Deposit)
 Business Checking Fee (Per month) \$15.00
 (Waived with Daily Balance of \$5000+)
 Premier Checking Fee (Per month) \$20.00
 (Waived with Daily Balance of \$5000+)
 Business Analyze Checking Fee (Per month) \$25.00

Business Analyze Checking Monthly Fees

ACH Deposit Fee (Each) \$0.50
 ACH Payment Fee (Each) \$0.50
 Cash Deposit Fee (Each) \$1.00
 (For each \$1,000 in excess of \$10,000 each month)
 Check Deposit Fee (Each) \$0.10
 Deposit Fee (Each) \$1.00
 Rolled Coin Deposit Fee (Each) \$0.10
 Wire Transfer Fee (Each) \$25.00
 (For In Branch Outgoing only)
 Wire Transfer Fee (Each) \$15.00
 (For Online Outgoing only)

General Fees

Cash Advance Fee (Each) \$10.00
 (Waived when paying a Sun Community Loan with no cash back)
 Cashier's/Official Check Fee (Each) \$5.00
 Check Cashing Fee (Each) \$10.00
 Courtesy Pay Fee (Per paid item) \$33.00
 (Up to 10 fees per account, per day)
 Currency Conversion Fee (Transaction amount) 1%
 (International use of plastic card)
 Dormancy (Per month) \$3.00
 (Dormant for 1 year or longer)
 Home Equity Reconveyance Fee (Each) \$239.25
 (HE Loan or Home Equity LOC Payoffs)
 Identity Theft Restore Fee (Per month) \$2.50
 Legal Notice Processing (Each up to) \$75.00
 Mailing Paper Statements (Per month) \$1.00
 (Waived if Primary Owner is 0-17 or 60+ years of age, or enrolled in eStatements)
 Medallion Stamp Fee (Per stamp) \$10.00
 Member Notary Fee (Per signature) \$15.00
 Membership Early Closure Fee (Each) \$50.00
 (If closed within first 6 months of open date)
 Money Order Fee (Each) \$5.00
 Non CO-OP ATM Fee (Per transaction) \$3.00
 (Balance inquiry included)
 Overdraft Protection from Share (Per transfer) \$3.00
 Real Estate Reconveyance Fee (Each) \$140.45
 (Real Estate Loan Payoff)
 Research and Account Balancing Fee² (Per hour) \$40.00
 (With a minimum of \$40)
 Returned Deposit Fee (Each) \$12.00
 Signature Guarantee Fee (Per stamp) \$10.00
 Special Card Order (& up) \$12.00
 (Fee varies depending on shipping method selected by member)
 Stop Payment Fee (Each) \$20.00
 Wire Transfer Fee (Each) \$25.00
 (For Outgoing only)

1. Safe Deposit Box Fee varies based on the box size and may not be available at all branches. 2. Any requests for assistance to balance your account, share and/or loan will be subject to a Research and Account Balancing Fee. This fee is charged per hour, with the minimum fee stated above. Requests for more than 24 copies of checks or monthly statements will be subject to the minimum of the Research and Account Balancing Fee. For check images to not be considered a research request, please provide at minimum the amount of item and deposit or cleared date.