



IMPORTANT: Retain for Your Records

Re: **Notice of Change in Terms of the Fee Schedule**

Dear Member,

This notice is a limited disclosure given in compliance with state and federal law in conjunction with a change in the terms of Sun Community Federal Credit Union’s Fee Schedule (“Fee Schedule”). Enclosed is a complete Fee Schedule for your records.

DESCRIPTION OF IMPORTANT CHANGES TO YOUR FEE SCHEDULE

We are reducing a fee, adding new fees, increasing some fees, modifying how certain fees are assessed, as well as segregating formerly consolidated fees. The significant changes are set forth in more detail below. All changes will be effective **June 1, 2026**.

Reduced Fee. The following fee is being reduced.

Fee Category	Section	Reduced Fee
Courtesy Pay Fee	<i>Overdrafts</i>	\$30.00 (Per transaction; max 10 fees per day, then after 10 no fee will be assessed)

New Fees. The following are new fees.

Fee Category	Section	New Fee
Mascot Card Fee	<i>Plastic Card Related Fees</i>	\$20.00 (For non-students; free for students of School Mascot)
Replacement Card Fee	<i>Plastic Card Related Fees</i>	\$10.00 (First 2 cards in a calendar year are free; fee is waived if replacement is due to fraud)

Modified Fees. The following fees are modified in the way they are assessed, but the amount of the fee remains unchanged.

Fee Category	Section	Modified Description
Statement Copy Fee	<i>General Fees</i>	\$2.00 (Each after the first 6 free statement copies per calendar year)
Choice Checking Fee	<i>Monthly Service Fees</i>	\$5.00 (Waived if enrolled in eStatements or Primary Owner is 65+ years of age)
Secure Checking Fee	<i>Monthly Service Fees</i>	\$5.00 (Waived if enrolled in eStatements or Primary Owner is 65+ years of age)
Mailing Paper Statements	<i>General Fees</i>	\$1.00 (waived if Primary owner is 0-17 or 65+ years of age, or enrolled in eStatements)

Increased Fees. The following categories of fees will increase to the amount stated in the chart below.

Fee Category	Section	New Fee
Safe Deposit Box Fee (3" x 5")	<i>Safe Deposit Box</i>	\$50.00 per year
Safe Deposit Box Fee (5" x 5")	<i>Safe Deposit Box</i>	\$65.00 per year
Safe Deposit Box Fee (3" x 10")	<i>Safe Deposit Box</i>	\$75.00 per year
Safe Deposit Box Fee (5" x 10")	<i>Safe Deposit Box</i>	\$90.00 per year
Safe Deposit Box Fee (10" x 10")	<i>Safe Deposit Box</i>	\$125.00 per year
Stop Payment Fee	<i>Returned Items & Payment Exceptions</i>	\$30.00
Official Check, Cashier's Check, Money Order	<i>Checks & Cash Services</i>	\$8.00
Starter Check Fee	<i>Checks & Cash Services</i>	\$2.00 (Each page of 4 checks; first 2 pages free per calendar year)
Check Copy Fee	<i>Checks & Cash Services</i>	\$2.00 (Each after the first 6 free check copies per calendar year)
Wire Transfer Fee (For Outgoing Only)	<i>Checks & Cash Services</i>	\$30.00 each
Wire Transfer Fee (For Incoming Only)	<i>Checks & Cash Services</i>	\$10.00 each

Description Change and Fee Increase. The following fee categories have been renamed in the Fee Schedule. The amount of the fee has increased

Former Fee Category	New Fee Category	New Section Name	New Fee amount
Currency Conversion Fee (International use of plastic card)	Foreign Transaction Fee (International use of plastic card)	<i>Plastic Card Related Fees</i>	2% of transaction amount

Description Change Only. The following fee categories have been renamed in the Fee Schedule. The fee amount and all other terms remain unchanged.

Former Fee Category	New Fee Category	New Section Name	New Fee amount
Cash Advance Fee	Cash Advance Service Fee (Transactions from foreign bank cards using our terminal in branch)	<i>Plastic Card Related Fees</i>	\$10.00 (waived when paying a Sun Community loan with no cash back)
Returned Deposit Fee	Returned Item Fee	<i>Returned Items & Payment Exceptions</i>	\$12.00

Segregated Fees. The following fees have been segregated into their own category; the fee amount and all other terms remain unchanged.

Former Fee Category	New Fee Category	Section	New Fee amount
Special Card Order	Alternate Address Fee (Card mailed to an alternate address)	<i>Plastic Card Related Fees</i>	\$12.00
Special Card Order	Rush Fee (2 nd day delivery for card replacement)	<i>Plastic Card Related Fees</i>	\$50.00

All other charges contained in your Fee Schedule shall remain in full force and effect and shall continue to apply during the remaining term of your account agreement(s) with the credit union.

Should you have any questions concerning this notice, please call us at 760-337-4200.

Sincerely,

Sun Community Federal Credit Union