

# FEE SCHEDULE

Effective 06/01/2026



## Free Services

Non-Sufficient Funds Fee	E-Statements
Audio Response Teller (ART)	Bill Pay Service
Mobile Check Deposit Capture	Online Banking
Overdraft Protection from Line of Credit	

## Safe Deposit Box

Safe Deposit Key Fee	\$20.00
Safe Deposit Box Fee <sup>1</sup>	
3" x 5"	(Per year) \$50.00
5" x 5"	(Per year) \$65.00
3" x 10"	(Per year) \$75.00
5" x 10"	(Per year) \$90.00
10" x 10"	(Per year) \$125.00

## Monthly Service Fees

Choice Checking Fee	(Per month) \$5.00
(Waived if enrolled in eStatements, or Primary Owner is 65+ years of age)	
Secure Checking Fee	(Per month) \$5.00
(Waived if enrolled in eStatements, or Primary Owner is 65+ years of age)	
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)	

## Overdrafts

Non-Sufficient Funds Fee	Free
Courtesy Pay Fee	\$30.00
(Up to 10 fees per account, per day)	
Overdraft Protection from Share	(Per transfer) \$3.00

## Returned Items & Payment Exceptions

Returned Item Fee	(Each) \$12.00
Stop Payment Fee	(Each) \$30.00

## Plastic Card Related Fees

Cash Advance Service Fee	(Each) \$10.00
(Transaction from foreign bank card using our terminal in branch)	
(Waived when paying a Sun Community Loan with no cash back)	
Foreign Transaction Fee	(Transaction amount) 2%
(International use of plastic card)	
Non COOP ATM Fee	(Per transaction) \$3.00
(Balance inquiry included)	
Alternate Address Fee	(Each) \$12.00
(Card mailed to an alternate address)	
Rush Fee	(Each) \$50.00
(2 <sup>nd</sup> day delivery for card replacement)	
Replacement Card Fee	(Each) \$10.00
(First 2 cards in a calendar year are free, fee is waived if replacement is due to fraud)	
Mascot Card Fee	(Each) \$20.00
(Free for Students of School Mascot)	

## Checks & Cash Services

Cashier's Check Fee	(Each) \$8.00
Official Check Fee	(Each) \$8.00
Money Order Fee	(Each) \$8.00
Check Cashing Fee	(Each) \$10.00
(Non-member cashing a check drawn off a Sun account)	
Wire Transfer Fee	(Each) \$30.00
(For Outgoing only)	
Wire Transfer Fee	(Each) \$10.00
(For Incoming only)	
Check Copy Fee	(Each) \$2.00
(After the first 6 free check copies per calendar year)	
Starter Check Fee	(Each) \$2.00
(Each page of 4 checks; first 2 pages free per calendar year)	

## General Fees

Dormancy	(Per month) \$3.00
(Dormant for 1 year or longer)	
Identity Theft Restore Fee	(Per month) \$2.50
Mailing Paper Statements	(Per month) \$1.00
(Waived if Primary Owner is 0-17 or 65+ years of age, or enrolled in eStatements)	
Statement Copy Fee	(Each) \$2.00
(After the first 6 free statement copies per calendar year)	
Member Notary Fee	(Per signature) \$15.00
Medallion Stamp Fee	(Per stamp) \$10.00
Signature Guarantee Fee	(Per stamp) \$10.00
Membership Early Closure Fee	(Each) \$50.00
(If closed within first 6 months of open date)	
Research and Account Balancing Fee <sup>2</sup>	(Per hour) \$40.00
(With a minimum of \$40)	
Legal Notice Processing Fee	(Each up to) \$75.00

## Reconveyance Fees (Loan Payoffs)

Real Estate Reconveyance Fee	(Each) \$140.45
Home Equity Reconveyance Fee	(Each) \$239.25

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. For check images to not be considered a research request, please provide at minimum the amount of item and deposit or cleared date.