

## Free Services

|                                          |                  |
|------------------------------------------|------------------|
| Non-Sufficient Funds Fee                 | eDocuments       |
| 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 eDocuments, or Primary Owner is 65+ years of age) |                     |
| Secure Checking Fee                                                      | (Per month) \$5.00  |
| (Waived if enrolled in eDocuments, 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                     | (Per item paid) \$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 eDocuments) |                         |
| 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