



TRUTH-IN-SAVINGS DISCLOSURE SAVINGS

Effective Date



The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-In-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time. The rates and fees appearing in this Schedule are accurate as of the Effective Date indicated on this Disclosure. Sun Federal Credit Union reserves the right to waive any fee at its discretion when extenuating circumstances exist. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

RATE SCHEDULE								
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS			ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
<input type="checkbox"/> Share Savings Account	0.20/0.20	Monthly	Monthly	Monthly (calendar)	\$5.00	\$5.00	Average Daily Balance	Account Transfer limitations apply.
<input type="checkbox"/> Holiday Club Account	0.20/0.20	Monthly	Monthly	Monthly (calendar)	----	----	Average Daily Balance	Account Transfer limitations apply.
<input type="checkbox"/> Vacation Club Account	0.20/0.20	Monthly	Monthly	Monthly (calendar)	----	----	Average Daily Balance	Account Transfer limitations apply.
<input type="checkbox"/> Cash Management Account	0.30/0.30 0.55/0.55 0.80/0.80 1.15/1.16	Daily	Monthly	Monthly (calendar)	\$1,000.00	\$1,000.00 \$25,000.00 \$50,000.00 \$75,000.00	Daily Balance	Account Transfer limitations apply.
<input type="checkbox"/> IRA Savings	0.20/0.20	Monthly	Monthly	Monthly (calendar)	\$5.00	\$5.00	Average Daily Balance	Follows IRS limitations.
<input type="checkbox"/> Health Savings Account	3.00/3.05 4.00/4.08 5.00/5.13	Daily	Monthly	Monthly (calendar)	----	\$0.00 \$5,000.00 \$10,000.00	Daily Balance	Follows IRS limitations.
Checking Account <input type="checkbox"/> Regular Checking <input type="checkbox"/> Fresh Start Checking	n/a	----	----	----	----	----	----	----

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

Account Fee Schedule

Savings Account

Minimum Share Balance - \$5.00 (par value of one share)
Account Transfer Limitations Apply.
HSA Maintenance Fee - \$3.00 per month

Share Draft and ACH Programs

Minimum Balance - None
Monthly Service or Per Check Fee
Regular Checking - No Charge
Fresh Start Checking - \$10 monthly service fee for the first 12 months; after 12 months in good standing (good standing is a positive balance and no more than six NSF fees in a 12 month period) and completion of CheckRight, the member can request their account be reviewed and converted to Regular Checking (no monthly fees) upon approval.
Non-Sufficient Funds (NSF) Fee - \$30.00
Uncollected Funds Return Fee - \$30.00
Stop Payment - \$30.00 each
Share Overdraft Transfer - 6/month free, then \$5 each
Certified Check - \$4.00
Check Copy - \$3.00
Microfilm Copy - \$3.00
Share Draft Order - Vary according to style.

ATM Check Card & Visa Credit Card

Please see separate disclosures and pricing sheets.

Cash Management

Minimum Balance - \$1,000
Six withdrawals by check, debit, draft or transfer per month free, then \$5 each

Other Service Fees

Bill Payment Service - \$5.50 per Month
SunTouch 24 Account Access - Free for active checking,
Minors & eStatement; \$3 per month for savings only
Returned Deposit/Payment (Includes Electronic) - \$15.00
Statement Copies - \$10.00 Per Hour
Account Reconciliation - \$10.00 Per Hour
SFCU Official Check - \$2.00 Each
Money Order - \$1.00 Each
Inactive or Dormant Account Fee - \$5 per month, after 12 months of inactivity; fee is waived if regular share balance is greater than \$250 or primary account owner is less than 18 years old
Escheat Fee - one-time fee of \$50 charged after 60 months of inactivity
IRS Federal Tax Deposit - No Charge
Visa Gift Card - \$2.00 Each
Visa Int'l Fee - 1% of the foreign transaction amount
Visa Transaction Copies - \$10 per copy
Wire Transfer Out - \$11.00 USA, \$30.00 International
Wire Transfer In - \$6.00

1. Rate Information. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Share Savings, Holiday Club, Vacation Club, Cash Management & Health Savings accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The **Cash Management** account is a Tiered Rate account. If your Average Daily Balance is from \$1,000 to \$24,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from \$25,000 to \$49,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$50,000 to \$74,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is \$75,000 or more, the fourth Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. Once a particular range is met, the Dividend Rate & Annual Percentage Yield for that balance range will apply to the full balance of your account. The **Health Savings Account** is a Tiered Rate account. If your Daily Balance is \$4999.99 or below, the first Dividend Rate & Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from \$5,000.00 to \$9,999.99 the second Dividend Rate & Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$10,000.00 or greater, the third Dividend Rate & Annual Percentage Yield listed for this account will apply. Once a particular range is met, the Dividend Rate & Annual Percentage Yield for that balance range will apply to the full balance of your account.

2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. Dividend Compounding and Crediting. The compounding and crediting frequency of dividends and dividend period applicable to each account are stated in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends. For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. Balance Information. To open any account you must deposit or already have on deposit at least the par value of one full share in a Share Savings account. The par value amount is \$5. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Share Savings accounts, there is a minimum Average Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum average daily balance is not met, you will not earn the Annual Percentage Yield stated in the Rate Schedule. For Cash Management & Health Savings accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For accounts using the Average Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the dividend period. The Average Daily Balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

6. Account Limitations. For Share Savings, Holiday Club, Vacation Club and Cash Management accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from each account to another account or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For Holiday Club accounts, the entire balance will be transferred to the regular savings on or after October 1st and the account will remain open. For Vacation Club accounts, the entire balance will be transferred to the regular savings on or after June 1st and the account will remain open. For Health Savings & Checking accounts, no account limitations apply.

7. Fees for Overdrawing Accounts. Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy for

information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Checks are cleared sequentially by check number as they are presented each day. Please refer to the Fee Schedule for current fee information. The rates & fees appearing in this Schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate & fee information on your accounts, please call the Credit Union.