



1187 Troy Schenectady Road
 Latham, NY 12110
 518-382-0605
 866-SUNMARK
 www.sunmarkfcu.org

**BUSINESS RATE ADDENDUM AND
 SCHEDULE OF FEES AND CHARGES**

Effective Date: 05/01/2018	Revised Date: 05/01/2018
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This supplement is incorporated into, becomes a part of and should be attached to your Business Membership Agreement and Disclosures. The dividend rate and Annual Percentage Yield (APY) shown in this disclosure have been offered within the most recent seven (7) calendar days and were accurate as of the effective date. Please call 518-382-0605 or visit www.sunmarkfcu.org to obtain current rate information.

Rate and Balance Information							
Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividend Compounding & Crediting	Dividend Period	Minimum Opening Deposit	Minimum Balance to Earn the Stated APY	Minimum Balance to Avoid a Service Fee
Commercial Savings Plan	0.10%	0.10%	Monthly	Monthly	\$0.01	\$0.01	N/A
Rate and Balance Information – Checking Accounts							
Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividend Compounding & Crediting	Dividend Period	Minimum Opening Deposit	Minimum Balance to Earn the Stated APY	Minimum Balance to Avoid a Service Fee
Basic Business Checking	N/A	N/A	N/A	N/A	\$20.00	N/A	N/A
Business Earnings Checking							
Tier 1 – up to \$2,499.99	0.00%	0.00%	Monthly	Monthly	\$20.00	N/A	\$2,500.00
Tier 2 – \$2,500.00 - \$7,499.99	0.05%	0.05%	Monthly	Monthly	\$20.00	\$2,500.00	\$2,500.00
Tier 3 – \$7,500.00 and over	0.10%	0.10%	Monthly	Monthly	\$20.00	\$7,500.00	\$2,500.00
Rate and Balance Information – Money Market Accounts							
Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividend Compounding & Crediting	Dividend Period	Minimum Opening Deposit	Minimum Balance to Earn the Stated APY	Minimum Balance to Avoid a Service Fee
Commercial Money Market							
Tier 1 – \$500.00 - \$9,999.99	0.10%	0.10%	Monthly	Monthly	\$500	\$500	N/A
Tier 2 – \$10,000.00 - \$24,999.99	0.10%	0.10%	Monthly	Monthly	\$500	\$10,000	N/A
Tier 3 – \$25,000.00 - \$99,999.99	0.10%	0.10%	Monthly	Monthly	\$500	\$25,000	N/A
Tier 4 – \$40,000.00 - \$99,999.99	0.15%	0.15%	Monthly	Monthly	\$500	\$40,000	N/A
Tier 5 – \$100,000.00 - \$249,999.99	0.20%	0.20%	Monthly	Monthly	\$500	\$100,000	N/A
Tier 6 – \$250,000.00 - \$499,999.99	0.20%	0.20%	Monthly	Monthly	\$500	\$250,000	N/A
Tier 7 – \$500,000.00 and over	0.30%	0.30%	Monthly	Monthly	\$500	\$500,000	N/A
Rate and Balance Information – Certificates							
Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividend Compounding & Crediting	Dividend Period	Minimum Opening Deposit	Minimum Balance to Earn the Stated APY	Minimum Balance to Avoid a Service Fee
Share Certificate (1)							
3 Month	0.10%	0.10%	Monthly	Monthly	\$500	\$500	N/A
6 Month	0.10%	0.10%	Monthly	Monthly	\$500	\$500	N/A
1 Year	0.20%	0.20%	Monthly	Monthly	\$500	\$500	N/A
2 Year	0.45%	0.45%	Monthly	Monthly	\$500	\$500	N/A
3 Year	0.60%	0.60%	Monthly	Monthly	\$500	\$500	N/A
4 Year	0.75%	0.75%	Monthly	Monthly	\$500	\$500	N/A
5 Year	0.85%	0.85%	Monthly	Monthly	\$500	\$500	N/A

APY = Annual Percentage Yield. Earnings may be reduced if fees are incurred.
 The par value of a share in the credit union is \$0.01.

(1) Certificate Renewal Policy: Share certificates automatically renew at the time of maturity. Sunmark will provide 30 days notice prior to the maturity date. If you do not contact Sunmark on or before the maturity date, the account will renew for the term stated, at the rate current at the time of renewal. For certificates with maturities of greater than 90 days, you will have a 10-day grace period after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. A penalty may be imposed for early withdrawal.

**The rates and 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 and fee information on your accounts, please visit our website or call the Credit Union.**



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FEES AND CHARGES

Dormant Account (after 1 year)	\$5/month ^A
Foreign Check Deposit	\$20
Maintenance Fee	\$4/month ^C
Returned Item (NSF / UCF) Fee (ACH).....	\$30
Returned Deposit	\$10
Stop Payment on Sunmark Teller's Check.....	\$30
Teller's Checks.....	1 free/day, \$2.50/check thereafter
Teller's/Sunmark Official Check Copy	\$4
Wire Transfers/USA	\$20
Wire Transfers/Outside USA.....	\$50

All Checking Accounts

Expedited Bill Payments (ACH / Electronic).....	\$10
Expedited Bill Payments (Check).....	\$25
International Transaction Fee	up to 2% of international transaction ^H
Paid ODP Fee	\$30
Returned Item (NSF / UCF) Fee (Check, ACH)	\$30
Stop Payment on Check / ACH / Debit Card Preauthorized Payments	\$20
Stop Payment on Bill Pay Items	\$20
Transfer Fee.....	\$3 ^D

Basic Business Checking

ATM/POS Transactions:
 at Sunmark ATMs, Free
 non-Sunmark ATM/POS PIN transactions, 6 free/mth, then \$1.25/transaction^{E&F}

Business Earnings Checking

ATM/POS Transactions:
 at Sunmark ATMs, Free
 non-Sunmark ATM/POS PIN transactions, unlimited free per month^F
 Monthly Fee \$10/mth if balance falls below selected account balance
 Charge per item 500 free/mth, then \$0.25/item^I

Funds Transfer

To transfer funds into Sunmark FCU account (excluding Next Day) Free
 To transfer funds out of Sunmark FCU account: (one free transfer per mth)

Amount:	Fee
\$0-\$2,000	\$2
\$2,000.01-\$5,000	\$3
\$5,000.01-\$10,000	\$4
\$10,000.01-\$15,000	\$5
Next Day Funds Transfer (in or out of Sunmark FCU account).....	\$10
POP Money To "Pay People" out of Sunmark FCU account:	
Amount:	Fee
\$0-\$500	\$1.50

FEE SCHEDULE DISCLOSURES

A - Any non-certificate or IRA suffix with a balance below \$1,000 and no activity for 1 year will be charged \$5 per month . This fee does not apply to Youth /Student Plans, Silver Plans, Tax Advantage Plans, or if there has been monetary activity in other suffixes under that account number in the past 12 months.

C - Your Membership Savings Plan will be charged \$4 per month if your balance is less than \$100 and you have no other suffixes under that account number. This fee doesn't apply if you're under age 21, if you've been a member for 6 months or less, or if there has been monetary activity in the account in the last 18 months.

D - For checks, one fee will be assessed per account, per day, regardless of how many checks clear. For ACH debits and Point of Sale (POS) transactions, one fee will be assessed for each item cleared.

E - The six free transactions per month are cumulative for all suffixes under each Sunmark account number. ATM transactions include balance inquiries, withdrawals, transfers, and PIN based Point of Sale (POS) transactions. After the first six transactions, you will be charged \$1.25 per transaction.

F - In addition to the fees charged on some accounts by Sunmark to use non-Sunmark-owned ATMs, ATM owners may charge additional fees, also known as surcharges, to use their ATMs. These vary by ATM owner. Sunmark entered into a relationship with the CO-OP Network to allow Sunmark members to access participating ATMs without paying surcharges. Sunmark transaction fees may still apply.

H - Rounded up to the nearest penny.

I - "Items" are defined as each deposited check, ACH deposit, check paid, and ACH paid. Each cash deposit will count as one item regardless of the amount of cash being deposited.

This schedule is not intended to be a complete list of all fees and charges. Other incidental fees and charges may apply for special or unusual services.