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

| | |
|-------------------------------------|-----------------------------------|
| Effective Date: 6/27/2019 | Revised Date: 6/27/2019 |
|-------------------------------------|-----------------------------------|

This supplement is incorporated into, becomes a part of and should be attached to your 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 – Savings 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 |
|---|---------------|-------------------------------|----------------------------------|-----------------|-------------------------|--|--|
| Membership Savings Plan | 0.05% | 0.05% | Monthly | Monthly | \$0.01 | \$0.01 | N/A |
| Youth Savings Plan (1) | 0.20% | 0.20% | Monthly | Monthly | \$0.01 | \$0.01 | N/A |
| Silver Savings Plan | 0.05% | 0.05% | Monthly | Monthly | \$0.01 | \$0.01 | N/A |
| Holiday Savings Plan | 0.10% | 0.10% | Monthly | Monthly | \$0.01 | \$0.01 | N/A |
| Special Event Savings Plan | 0.10% | 0.10% | Monthly | Monthly | \$0.01 | \$0.01 | N/A |
| Health Savings Account | | | | | | | |
| Tier 1 – up to - \$999.99 | 1.00% | 1.00% | Monthly | Monthly | \$0.01 | \$0.01 | N/A |
| Tier 2 – \$1,000.00 - \$2,499.99 | 1.00% | 1.00% | Monthly | Monthly | \$0.01 | \$1,000.00 | N/A |
| Tier 3 – \$2,500.00 - \$4,999.99 | 1.49% | 1.50% | Monthly | Monthly | \$0.01 | \$2,500.00 | N/A |
| Tier 4 – \$5,000.00 - \$9,999.99 | 1.49% | 1.50% | Monthly | Monthly | \$0.01 | \$5,000.00 | N/A |
| Tier 5 – \$10,000.00 - \$24,999.99 | 1.49% | 1.50% | Monthly | Monthly | \$0.01 | \$10,000.00 | N/A |
| Tier 6 – \$25,000.00 - \$49,999.99 | 1.49% | 1.50% | Monthly | Monthly | \$0.01 | \$25,000.00 | N/A |
| Tier 7 – \$50,000.00 - \$99,999.99 | 1.49% | 1.50% | Monthly | Monthly | \$0.01 | \$50,000.00 | N/A |
| Tier 8 – \$100,000.00 and above | 1.49% | 1.50% | Monthly | Monthly | \$0.01 | \$100,000.00 | N/A |
| Regular IRA Share Savings (2) | | | | | | | |
| Tier 1 – up to \$9,999.99 | 0.10% | 0.10% | Monthly | Monthly | \$0.01 | \$0.01 | N/A |
| Tier 2 – \$10,000.00 – \$39,999.99 | 0.20% | 0.20% | Monthly | Monthly | \$0.01 | \$10,000.00 | N/A |
| Tier 3 – \$40,000.00 and above | 0.45% | 0.45% | Monthly | Monthly | \$0.01 | \$40,000.00 | N/A |
| Money Market Account | | | | | | | |
| Tier 1 – \$500.00 - \$9,999.99 | 0.10% | 0.10% | Monthly | Monthly | \$500.00 | \$500.00 | N/A |
| Tier 2 – \$10,000.00 – \$24,999.99 | 0.10% | 0.10% | Monthly | Monthly | \$500.00 | \$10,000.00 | N/A |
| Tier 3 – \$25,000.00 - \$39,999.99 | 0.15% | 0.15% | Monthly | Monthly | \$500.00 | \$25,000.00 | N/A |
| Tier 4 – \$40,000.00 - \$99,999.99 | 0.15% | 0.15% | Monthly | Monthly | \$500.00 | \$40,000.00 | N/A |
| Tier 5 – \$100,000.00 and above | 0.25% | 0.25% | Monthly | Monthly | \$500.00 | \$100,000.00 | N/A |
| *Investor Money Market Account (3) | 0.45% | 0.45% | Monthly | Monthly | \$5,000.00 | \$5,000.00 | N/A |
| *Premium Investor Money Market Account (4) | 0.95% | 0.95% | Monthly | Monthly | \$5,000.00 | \$5,000.00 | N/A |
| *Bronze Money Market Account (5) | | | | | | | |
| Tier 1 – \$25,000.00 - \$99,999.99 | 0.20% | 0.20% | Monthly | Monthly | \$25,000.00 | \$25,000.00 | N/A |
| Tier 2 – \$100,000.00 – \$149,999.99 | 0.25% | 0.25% | Monthly | Monthly | \$25,000.00 | \$100,000.00 | N/A |
| Tier 3 – \$150,000.00 - \$199,999.99 | 0.30% | 0.30% | Monthly | Monthly | \$25,000.00 | \$150,000.00 | N/A |
| Tier 4 – \$200,000.00 and over | 0.50% | 0.50% | Monthly | Monthly | \$25,000.00 | \$200,000.00 | 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 |
| Earnings Checking Account | 0.05% | 0.05% | Monthly | Monthly | \$750.00 | \$750.00 | \$750.00 |
| Platinum Checking Account | | | | | | | |
| Tier 1 – \$10,000.00 - \$99,999.99 | 0.25% | 0.25% | Monthly | Monthly | \$10,000.00 | \$10,000.00 | \$10,000.00 |
| Tier 2 – \$100,000.00 – \$249,999.99 | 0.50% | 0.50% | Monthly | Monthly | \$10,000.00 | \$100,000.00 | \$10,000.00 |
| Tier 3 – \$250,000.00 and over | 0.75% | 0.75% | Monthly | Monthly | \$10,000.00 | \$250,000.00 | \$10,000.00 |
| Free Checking & Student Checking (6) Accounts | N/A | N/A | N/A | N/A | \$20.00 | N/A | N/A |

| Rate and Balance Information – Regular and IRA 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 |
| Regular Share Certificate (7) | | | | | | | |
| 3 Month | 0.10% | 0.10% | Monthly | Maturity | \$500.00 | \$500.00 | N/A |
| 6 Month | 0.10% | 0.10% | Monthly | Maturity | \$500.00 | \$500.00 | N/A |
| *18 Month | 2.23% | 2.25% | Monthly | Maturity | \$500.00 | \$500.00 - \$24,999.99 | N/A |
| | 2.23% | 2.25% | Monthly | Maturity | \$500.00 | \$25,000.00 - \$74,999.99 | N/A |
| | 2.47% | 2.50% | Monthly | Maturity | \$500.00 | \$75,000.00 - \$149,999.99 | N/A |
| | 2.47% | 2.50% | Monthly | Maturity | \$500.00 | \$150,000.00 and up | N/A |
| 1 Year | 0.15% | 0.15% | Monthly | Maturity | \$500.00 | \$500.00 | N/A |
| 2 Year | 1.00% | 1.00% | Monthly | Maturity | \$500.00 | \$500.00 | N/A |
| 3 Year | 1.14% | 1.15% | Monthly | Maturity | \$500.00 | \$500.00 | N/A |
| 3 Year Step Up (8) | 0.50% | 0.50% | Monthly | Maturity | \$500.00 | \$500.00 | N/A |
| 4 Year | 1.29% | 1.30% | Monthly | Maturity | \$500.00 | \$500.00 | N/A |
| 5 Year | 1.29% | 1.30% | Monthly | Maturity | \$500.00 | \$500.00 | N/A |
| IRA Share Certificate (7) | | | | | | | |
| 1 Year | 0.15% | 0.15% | Monthly | Maturity | \$500.00 | \$500.00 | N/A |
| *18 Month | 2.23% | 2.25% | Monthly | Maturity | \$500.00 | \$500.00 - \$24,999.99 | N/A |
| | 2.23% | 2.25% | Monthly | Maturity | \$500.00 | \$25,000.00 - \$74,999.99 | N/A |
| | 2.47% | 2.50% | Monthly | Maturity | \$500.00 | \$75,000.00 - \$149,999.99 | N/A |
| | 2.47% | 2.50% | Monthly | Maturity | \$500.00 | \$150,000.00 and up | N/A |
| 2 Year | 1.00% | 1.00% | Monthly | Maturity | \$500.00 | \$500.00 | N/A |
| 3 Year | 1.14% | 1.15% | Monthly | Maturity | \$500.00 | \$500.00 | N/A |
| 4 Year | 1.29% | 1.30% | Monthly | Maturity | \$500.00 | \$500.00 | N/A |
| 5 Year | 1.29% | 1.30% | Monthly | Maturity | \$500.00 | \$500.00 | 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.

* Indicates promotional deposit rate

- (1) Youth savings accounts acquired through the merger with Price Chopper EFCU will retain the same Dividend Rate/Annual Percentage Yield currently in effect at Price Chopper EFCU on the date of conversion to Sunmark (05/31/2019). Any new youth savings accounts opened or obtained after such date will reflect Sunmark's standard youth saving account rates and terms.
- (2) A penalty may be imposed for early withdrawal.
- (3) In addition to a Sunmark membership, members must have an investment relationship with Sunmark Life Stage Advisory of \$25,000 or more to qualify. If you do not maintain a qualifying investment relationship, account may be converted to Sunmark's standard Money Market Account at the prevailing rate.
- (4) In addition to a Sunmark membership, members must have an investment relationship with Sunmark Life Stage Advisory of \$100,000 or more to qualify. If you do not maintain a qualifying investment relationship, account may be converted to Sunmark's standard Money Market Account at the prevailing rate.
- (5) The \$25,000.00 minimum opening deposit must be new money, unless you have a total relationship with Sunmark (loans and shares) of \$100,000.000 or more.
- (6) Student Checking will be available to young adults aged 15 through 24 only. Once a member with a Student Checking Account turns 25 years old, the account will convert to a Free Checking Account automatically.
- (7) 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.
- (8) The 36-month step-up certificate special will automatically renew into Sunmark's standard 3 Year Certificate at the prevailing rate at the time of maturity. May "step-up" rate one time during the term to a higher rate for Sunmark certificate of equal term. Rate advertised will remain in effect until maturity if you do not exercise the one-time "step-up" option.

***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 |
| Holiday/Special Events Account Fees | \$1/withdrawal over the limits |
| 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 |

All Checking Accounts

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

Free Checking with Extras/Silver Checking

ATM/POS Transactions:

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

Paid ODP Fee\$30

Earnings Checking & Platinum 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

Paid ODP Fee\$30

Student Checking

ATM/POS Transactions:

| |
|--|
| at Sunmark ATMs, Free |
| non-Sunmark ATM/POS PIN transactions, 6 free/mth, then \$1.25/transaction ^{EFG} |

Tax Advantage Plan Accounts

| | |
|---------------------|----------------|
| Excess Contribution | \$25 |
| Paper Statements | \$.1/statement |

Health Savings Accounts

| | |
|-----------------|------------------------|
| Low Balance Fee | \$10/year ^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.

B - Holiday Savings Plan withdrawal limit is 1 per year. Special Event Savings Plan withdrawal limit is 4 per year; each withdrawal over a Plan Account's limit is subject to a \$1 charge.

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 does not apply to Youth Savings, if you've been a member for 6 months or less, or if there has been monetary activity in the account in the last 12 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 has a relationship with the CO-OP Network to allow Sunmark members to access participating ATMs without paying surcharges. Sunmark transaction fees may still apply.

G - A rebate of up to \$12 per month will be credited to Student Checking accounts for domestic ATM surcharges and transaction fees.

H - Rounded up to the nearest penny.

I - If balance falls below \$100 after first year. If applicable, the Low Balance Fee will be assessed in your account anniversary month.

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.