



Business Fee Schedule

Copy of a Statement	\$1/statement
Dormant Account (after 1 year)	\$5/month ^A
Fax Services	\$1
Federal Express	\$13
Foreign Check Deposits	\$20
Levys and Garnishments	\$75/occurrence
MasterCard Gift Cards	\$3.75/card ^B
Non-Member Teller's Check (<i>only offered on Sunmark checks</i>).....	\$5
Photocopies	25¢/page
Protest Fee	\$20
Research (1st half-hour is free)	\$25/hour
Returned Deposit	\$10
Returned Mail	\$3/item
Stop Payment on Sunmark Teller Check	\$30
Teller's Checks	\$2.50/check
Teller's/Sunmark Official Check Copy.....	\$4
Wire Transfers/Outside USA	\$50
Wire Transfers/USA	\$20

BASIC & BUSINESS EARNINGS CHECKING

Account to Account ATM Money Transfers	\$2/transfer
ATM/POS Transactions:	
Sunmark ATMs	Free
foreign ATM/POS PIN Transactions .. 6 free/mth, then \$1.25/transaction ^{C & D}	
Copy of a Check (Cleared member account within last 12 months)	\$2
Copy of a Check (Cleared member account prior to last 12 months)	\$6
Copy of a Deposited Check	\$5
Expedited Bill Payments (ACH/Electronic).....	\$10
Expedited Bill Payments (Check).....	\$25
International Transaction Fee.....up to 2% of international transaction ^H	
Monthly Service Fee:	
Basic Business Checking	
Online Banking & Business Bill Pay Service	Free
Business Earnings Checking	
Charge per item (500 free per month)	\$0.25/item ^F
Low Balance Fee	\$10/month ^F
Online Banking & Business Bill Pay Service	Free
Paid Overdraft Fee	\$30
Replace Debit Card	\$5
Returned Item (NSF / UCF) Fee (Check, ACH)	\$30
Stop Payment on a BillPay/Check/ACH/Debit Card Preauthorized Payment.....	\$30
Transfer Fee	\$3 ^G
Transfer Funds	
To transfer funds into Sunmark FCU account (excluding Next Day).....	Free
To transfer funds out of Sunmark FCU account: (1 free transfer/month)	
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

BUSINESS FEE SCHEDULE DISCLOSURES

- ^A Any Business Savings Account with a balance below \$1,000 and no activity for 1 year will be charged \$5 per month. When an account is inactive for 3 years, we may notify you that it may be turned over to NY State unless you contact us.
- ^B Gift cards are available in amounts of \$10 - \$2,000. Other terms and conditions apply and will be given out at time of purchase.
- ^C 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.
- ^D 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. 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.
- ^E "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.
- ^F Assessed if the average daily balance in the Business Earning Checking account falls below \$2,500.
- ^G 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.
- ^H Rounded up to the nearest penny.



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