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

Effective Date: 01/01/2016	Revised Date: 09/02/2016
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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	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
<b>Health Savings Account</b>							
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
<b>Regular IRA Share Savings (1)</b>							
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
<b>Money Market Account</b>							
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 (2)	0.45%	0.45%	Monthly	Monthly	\$5,000.00	\$5,000.00	N/A
*Premium Investor Money Market Account (3)	0.95%	0.95%	Monthly	Monthly	\$5,000.00	\$5,000.00	N/A
<b>*Bronze Money Market Account (4)</b>							
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
<b>Platinum Checking Account</b>							
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 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
<b>Regular Share Certificate (5)</b>							
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	0.65%	0.65%	Monthly	Maturity	\$500.00	\$500.00 - \$24,999.99	N/A
	0.75%	0.75%	Monthly	Maturity	\$500.00	\$25,000.00 - \$74,999.99	N/A
	1.00%	1.00%	Monthly	Maturity	\$500.00	\$75,000.00 - \$149,999.99	N/A
	1.49%	1.50%	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
1 Year Lucky Savers (6)	0.15%	0.15%	Monthly	Maturity	\$25.00	\$25.00	N/A
2 Year	0.35%	0.35%	Monthly	Maturity	\$500.00	\$500.00	N/A
3 Year	0.50%	0.50%	Monthly	Maturity	\$500.00	\$500.00	N/A
3 Year Step Up (7)	0.50%	0.50%	Monthly	Maturity	\$500.00	\$500.00	N/A
4 Year	0.65%	0.65%	Monthly	Maturity	\$500.00	\$500.00	N/A
5 Year	0.80%	0.80%	Monthly	Maturity	\$500.00	\$500.00	N/A
<b>IRA Share Certificate (5)</b>							
1 Year	0.15%	0.15%	Monthly	Maturity	\$500.00	\$500.00	N/A
*18 Month	0.65%	0.65%	Monthly	Maturity	\$500.00	\$500.00 - \$24,999.99	N/A
	0.75%	0.75%	Monthly	Maturity	\$500.00	\$25,000.00 - \$74,999.99	N/A
	1.00%	1.00%	Monthly	Maturity	\$500.00	\$75,000.00 - \$149,999.99	N/A
	1.49%	1.50%	Monthly	Maturity	\$500.00	\$150,000.00 and up	N/A
2 Year	0.35%	0.35%	Monthly	Maturity	\$500.00	\$500.00	N/A
3 Year	0.50%	0.50%	Monthly	Maturity	\$500.00	\$500.00	N/A
4 Year	0.65%	0.65%	Monthly	Maturity	\$500.00	\$500.00	N/A
5 Year	0.80%	0.80%	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) A penalty may be imposed for early withdrawal.
- (2) In addition to a Sunmark membership, members must have an investment relationship with Sunmark's Member Investment Services of \$25,000 or more to qualify.
- (3) In addition to a Sunmark membership, members must have an investment relationship with Sunmark's Member Investment Services of \$100,000 or more to qualify.
- (4) 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.
- (5) 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.
- (6) Program terminated as of September 30, 2016. As of October 1, 2016 certificate owner will no longer earn entry into Savings Promotion Raffles.  
Early Withdrawal & Penalty: During the term of the Lucky Savers Certificate, account holders will be allowed to make one withdrawal from the account, with a **\$25.00** penalty to be assessed at the time of withdrawal. If the early withdrawal reduces the principal below the minimum balance or a second withdrawal is performed in the 12-month term, the certificate will be closed. Sunmark may deduct from the principal amount to cover the penalty.  
Transaction Limitations: Additional deposits are allowed during the term of this certificate.  
Renewal Policy: This account type will automatically renew at maturity if the balance in the Lucky Savers Certificate is greater than \$25.00. The certificate will renew as a 1 Year Lucky Savers Certificate, with the APY being what is stated as our current 1 Year rate. If the balance in the certificate is less than \$25.00 or if account holders choose not to renew the certificate, the funds will be transferred to the account holder's regular Membership Savings account at Sunmark. You will receive a notice from Sunmark at least 30 days prior to your certificate's maturity. You will have a ten (10) day grace period after maturity to withdrawal funds without being charged an early withdrawal penalty.
- (7) The 36-month step-up certificate special will automatically renew into Sunmark's 3 Year Certificate at the prevailing rate at the time of maturity. 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 <sup>A</sup>
Foreign Check Deposit .....	\$20
Holiday/Special Events Account Fees .....	\$.10/withdrawal over the limits
Maintenance Fee .....	\$4/month <sup>C</sup>
Paper Statements.....	\$.20/statement
Returned Item (NSF / UCF) Fee (ACH).....	\$30
Returned Deposit .....	\$10
Stop Payment on Sunmark Teller's Check .....	\$30
Teller's Checks.....	1 free/day, \$.25/check thereafter
Teller's/Sunmark Official Check Copy .....	\$.40
Wire Transfers/Outside USA (business accounts only) .....	\$50
Wire Transfers/USA .....	\$20

**All Checking Accounts**

Early Account Closure, within 90 days .....	\$15
Expedited Bill Payments (ACH / Electronic).....	\$10
Expedited Bill Payments (Check).....	\$25
International Transaction Fee .....	up to 2% of international transaction <sup>H</sup>
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
Temporary Checks.....	12 free at account opening, \$.50/sheet thereafter
Transfer Fee.....	\$30 <sup>D</sup>

**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 <sup>E&amp;F</sup>	
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 <sup>F</sup>	
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 <sup>E&amp;G</sup>	

**Tax Advantage Plan Accounts**

Excess Contribution .....	\$25
Paper Statements.....	\$.10/statement

**Health Savings Accounts**

Low Balance Fee .....	\$10/year <sup>I</sup>
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**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)

<b>Amount:</b>	<b>Fee</b>
\$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:

<b>Amount:</b>	<b>Fee</b>
\$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 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.

**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.

**J** – This fee does not apply to Youth Savings or Silver Plans.

**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.**