

# Checking



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## Only SUN GIVES YOU SO MUCH In A Checking Account

Our customers are always on the go and expect us to ensure that their money moves with them. Now, with our convenient and flexible Checking solutions, linking your money to your active lifestyle has never been easier or more rewarding.

**Boomerang Checking™** is our most basic account with all the added conveniences at no cost to you! Free Online Banking Services, Free Mobile Banking, Free Bill Pay. Plus you can earn \$.10 for each debit card transaction. What a simple way to experience banking.

**Classic Checking** for easy access to your account along with unlimited check writing, Free Online Banking, Free Mobile Banking, PLUS a Free Visa® Check Card with Rewards, this is the total checking account package.

**Kapow Checking** for an unmatched combination of premium products, benefits, and services – including an interest-bearing checking account, Free Online Banking and Bill Pay, Free Mobile Banking, refundable ATM Surcharge fees, free financial planning advice, and much more.

**Maximum Checking** is our premier relationship checking account that rewards you for doing more of your banking with us. With this special account, you can combine all of your deposit and loan balances to help offset monthly fees, plus you'll receive high-value perks such as Free Bill Pay, Free Foreign ATM fees, refundable ATM Surcharge fees and much more.

*Our checking account solutions have been summarized on the inside of this brochure.*

## Bank When You Want, The Way You Want With Easy Extras

**FREE Online Banking:** Enables you to access your accounts 24/7 conveniently from your home, office, or anywhere you have a PC and an Internet connection.

**FREE Online Bill Pay:** Enjoy the convenience and security of paying bills at any time, from any Internet-enabled PC.

**FREE Visa® Check Card plus FREE Rewards:** Combine ATM convenience with Visa® purchasing power and earn points every time you use your Card on qualifying purchases at millions of locations worldwide.

**FREE Mobile Banking:** Bank from anywhere by Application, Web or Text using your mobile phone to securely manage your finances.

**FREE SunDial® Telephone Banking:** Provides quick access to account activity information, transfers, interest rates, and more.

**FREE Bank My Rewards:** Offers cash back for shopping online at over 800 participating retailers. Ask for more details.

**FREE FinanceWorks™:** Lets you track spending, create budgets, and much more. This free online financial management solution, powered by Quicken®, lets you view all your bank, investment and retirement accounts in an instant from one easy-to-use site. If you're a current user of Online Banking, just log in and click the FinanceWorks link and you'll be on your way.

*For more information about our Easy Extras banking services, please call us at 800.SUN.9066, visit [sunnationalbank.com](http://sunnationalbank.com) or stop by any branch location.*





# SUN CHECKING SOLUTIONS

If this is your situation

You want an account with no monthly balance requirement plus cash back rewards and free services

You want a standard account with easy access to your money

You want a full array of banking services, while earning an attractive rate

You want an account that combines all of your deposit and loan balances to help offset monthly fees plus offers high-value perks

## Consider This Option

**Minimum Daily Balance Required**

**Account Features and Benefits**

## Boomerang Checking™

**No minimum daily balance required**

- **Debit Card Bonus – earn \$.10 per debit card transaction**<sup>1</sup>
- FREE first order of 20 wallet checks
- **FREE Online Banking and Bill Pay**
- FREE Mobile Banking
- FREE e-Statements
- FREE Visa® Check Card with Rewards
- FREE SunDial Telephone Banking
- FREE Direct Deposit
- FREE FinanceWorks™
- Rate discount on loans with auto payment
- No cost Investment Consultation

## Classic Checking

\$99 minimum daily balance,  
OR monthly direct deposit required<sup>2</sup>

- **Unlimited Check Writing**
- FREE first order of 20 wallet checks
- **FREE Online Banking and Bill Pay**
- FREE Mobile Banking
- FREE e-Statements
- FREE Visa® Check Card with Rewards
- FREE SunDial Telephone Banking
- FREE Direct Deposit
- FREE FinanceWorks™
- Rate discount on loans with auto payment
- No cost Investment Consultation

## Kapow Checking

\$2,500 minimum daily balance required<sup>3</sup>

- **Unlimited Check Writing**
- FREE first order of 20 wallet checks
- **Interest Bearing Account**
- **FREE Foreign ATM Fees**
- **Refundable ATM Surcharge Fee – if minimum balance requirement is met**
- **FREE Online Banking and Bill Pay**
- FREE Mobile Banking
- FREE e-Statements
- FREE Visa® Check Card with Rewards
- FREE SunDial Telephone Banking
- FREE Investment Consultation
- FREE Direct Deposit
- FREE FinanceWorks™
- **FREE Standard Safe Deposit Box<sup>5</sup>**
- **FREE Traveler's Cheques, Cashier Checks, and Money Orders**
- Rate discount on loans with auto payment
- Bonus rates on CDs and IRAs
- Optional FREE Savings or Money Market Account

## Maximum Checking

\$30,000 combined balances in eligible linked deposit and loan accounts<sup>4</sup>

- **Unlimited Check Writing**
- **First order of 150 wallet checks, PLUS reorders**
- **FREE Foreign ATM Fees**
- **Refundable ATM Surcharge Fee**
- **FREE Online Banking and Bill Pay**
- FREE Mobile Banking
- FREE e-Statements
- FREE Visa® Check Card with Rewards
- FREE SunDial Telephone Banking
- FREE Investment Consultation
- FREE Direct Deposit
- FREE FinanceWorks™
- **FREE Standard Safe Deposit Box<sup>5</sup>**
- **FREE Traveler's Cheques, Cashier Checks, and Money Orders**
- Rate discount on loans with auto payment
- Bonus rates on CDs and IRAs
- Optional FREE Savings or Money Market Account

**What Else You Should Know**

- e-Statement is required to avoid \$5 fee per statement cycle for paper statements
- Earn \$.10 for each signature and PIN debit card transaction, no maximum on the amount you can earn
- Limit of 5 checks per statement cycle; \$.50 per check after exceeding check limit

- Avoid \$9.99 service fee by maintaining \$99 minimum daily balance, or a monthly direct deposit

- \$25 monthly service fee if account falls below minimum daily balance requirement

- \$30 monthly service fee if account falls below minimum daily combined balance requirement

\$25 minimum opening deposit on all personal checking accounts shown. Rates and fees listed are accurate as of 3.30.12 and subject to change. 1) ATM transactions are excluded. The debit card bonus will be credited to the account the next business day after the statement closes. Debit card bonus will be titled on the statement as "Debit Card Bonus." A 1099 Misc. may be issued for tax purposes. Ask for details. 2) Maintain a \$99 minimum daily balance or a recurring monthly direct deposit from a third party, such as payroll, social security, or pension funds to avoid a \$9.99 monthly fee. 3) Maintain a minimum daily balance of \$2,500 to avoid \$25 monthly fee. 4) Maintain a minimum daily combined balance of \$30,000 to avoid a \$30 monthly fee. Combined minimum balance requirement can include balances in checking accounts, Max Savings/MMA, CD's, IRAs/SEP and/or outstanding loan balances. 5) Subject to availability. Ask for details.

To learn more about our full line of banking products and services, please call **800.SUN.9066**.

**Also ask us about:** Our Savings and Money Market Accounts.