

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

Whether you're at home, at work or on the road, you can make your banking even easier with our suite of Easy Extras banking services. These value-added solutions offer an extra layer of convenience, protection and savings to enhance your banking experience with us.

The features and benefits of our Easy Extras banking services have been summarized on the inside of this brochure.

Banking Convenience Begins with the Right Checking Account

Sun National Bank offers a family of checking products that deliver money management solutions for all your checking needs – from the simple to the complex. Choose the one that works best with achieving your financial goals:

Boomerang Checking™ is our best value account with all the added convenience! Free Visa® Check Card with Rewards, Free Online Banking, Free Bill Pay and Free Mobile Banking. Plus you can earn \$.10 every time you use your debit card for purchases. What a simple way to experience banking.

Classic Checking for easy access to your account along with unlimited check writing, Free Online Banking, Free Bill Pay, 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 and Free Mobile Banking. Plus refundable ATM surcharge fees when you maintain minimum balance requirements and 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 select 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.

*For more information, or to open a checking account, please call us at **800.SUN.9066**, visit sunnationalbank.com or stop by any branch location.*



Click sunnationalbank.com



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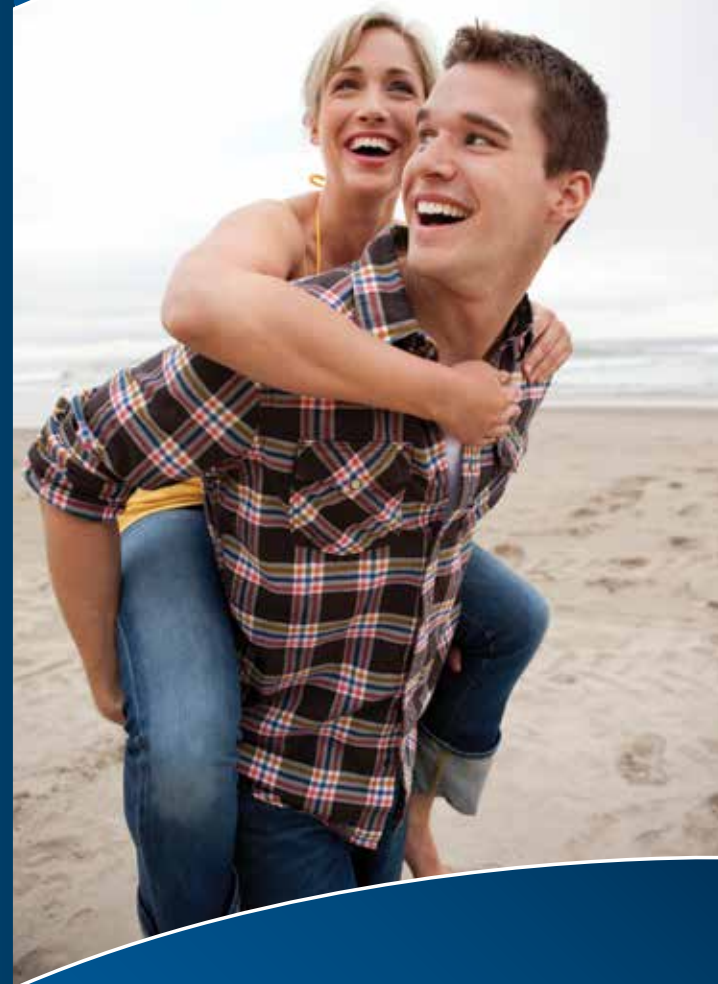


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Easy Extras



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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. Available on all Sun personal checking accounts, you can view account balances (including Sun checking, savings, money market, CD and loan accounts), and easily:

- View and print bank e-Statements (up to 12 months)
- View, search and print copies of posted checks (up to 90 days)
- Transfer funds between your eligible accounts
- Download your transaction data to personal financial software like Microsoft® Money and/or Quicken®

FREE Online Bill Pay: Enjoy the convenience and security of paying bills at any time, while reducing time and money spent writing checks and buying stamps. This feature is available on all personal checking accounts. You can also:

- Schedule payments to multiple payees and set up single or recurring payments in advance
- Keep your transactions and personal information secure with the latest encryption and security tools, and much more

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.

Your Visa® Check Card works like a credit card except the money comes directly from your checking account. Use it to earn points redeemable for valuable merchandise, gift cards and travel incentives with Visa Extras®.*

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

Sun Mobile Banking gives you easy access to your accounts to check balances, transfer funds, pay bills and review recent transactions. You'll also have the ability to:

- Download free mobile applications for popular Smartphones like the iPhone and Android
- Use the Web browser on your mobile phone to access online banking and check balances, pay bills, transfer money, locate Sun ATMs and branches, and more

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 Sun Online Banking, just log in and click the FinanceWorks link and you'll be on your way. Visit sunnationalbank.com to get started today.

FREE Eversave: Offers cash back, coupons and daily deals for shopping online at over 800 participating retailers.

Sign up at sunnationalbank.eversave.com or ask for details today.

*Must meet issuance criteria for Visa® Check Card. To register for Visa Extras®, visit www.visaextras.com or call 1.800.960.8472.

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