

## 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](http://sunnationalbank.com) or stop by any branch location.*



Click [sunnationalbank.com](http://sunnationalbank.com)



Call 800.SUN.9066



Come over to more than 50 locations in New Jersey



Communicate at [facebook.com/sunbank](https://facebook.com/sunbank)



Follow us at [twitter.com/sunnationalbank](https://twitter.com/sunnationalbank)



See us on [youtube.com/sunnationalbank](https://youtube.com/sunnationalbank)

# Home Equity Solutions



Member FDIC  
M00007



04-13

Sun National Bank  
NMLS# 429900





# SUN HOME EQUITY SOLUTIONS

## Home Equity Solutions from Sun National Bank Give You Financial Flexibility and Peace of Mind

Whether you want to update your kitchen, finally take that dream vacation, or simply gain greater financial freedom, a Sun Home Equity Loan or Line of Credit can help. With a Sun Home Equity Loan you can borrow a specific amount at a fixed term with a competitive interest rate and easy-to-manage monthly payments. Then use the money for a wide range of needs.

If you prefer a greater level of financial flexibility and peace of mind and easy access to additional cash whenever you need it, consider a Sun Home Equity Line of Credit. With extra cash readily available, the advantage of a lower interest rate, and possible tax benefits (consult your tax advisor), you can:

- Make those home improvements you've been talking about
- Consolidate high-interest debt and reduce monthly expenses
- Pay for college tuition
- Incorporate the available funds into your financial planning equation, and more

If this is your situation

### Consider This Option

#### Major Benefits for You

#### To Apply

#### What Else You Should Know

You want to tap the equity in your home to finance a special project and prefer a fixed, easy-to-manage monthly payment

### Home Equity Fixed-Term Loan

- Low, fixed interest rate
- No application fee, points, or closing costs
- Minimum \$5,000
- Finance up to 80% of primary home value
- Finance up to 75% of non-primary residence properties
- Use for renovations, bill consolidation, and more

**Apply today!** Stop by your local branch, visit [sunnationalbank.com](http://sunnationalbank.com), or call **800.SUN.9066** and speak with a Sun National Bank representative.

**Ask us about our current special offer.** Potential tax advantages. Consult your tax advisor.

You want a great rate and flexibility, plus access to financing whenever you need it

### Home Equity Lines of Credit

- Variable interest rate
- Minimum \$10,000
- Finance up to 80% of primary home value
- Finance up to 75% of non-primary residence properties
- Access account with special checks
- Use for home improvements, education, refinancing, emergencies, and other worthwhile reasons

**Apply today!** Stop by your local branch, visit [sunnationalbank.com](http://sunnationalbank.com), or call **800.SUN.9066** and speak with a Sun National Bank representative.

**Ask us about our current special offer.** Potential tax advantages. Consult your tax advisor.

Appraisals are sometimes needed for home equity credit products, depending on the amount of the credit you request and the balance of your current mortgage. If you need an appraisal, we'll let you know before going further with your application. Must meet certain credit criteria. Credit approval is required for all loans.

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