

Savings Options



Click sunnationalbank.com



Call 800.SUN.9066



Come over to more than 50 locations in New Jersey



Communicate at facebook.com/sunbank



Follow us at twitter.com/sunnationalbank



See us on youtube.com/thesunbank



Save Successfully for Life's Signature Events

Saving plays an important role in helping you achieve your personal financial goals. In fact, putting enough money away to meet your short-term needs while keeping an eye on saving for a comfortable life in retirement are two of the most important objectives you'll set for yourself.

At Sun National Bank, we're ready to make your money work harder and help you meet these goals.

We offer you a wide variety of products and can deliver a savings solution to match a diverse range of needs from the simple to the complex.

Your Sun Banker will help you evaluate your current and longer-term financial needs and recommend the appropriate savings plan and product mix. This way you'll always have cash on hand to meet those unexpected expenses and signature events in your life.

Choose from:

- Basic Savings
 - Basic Money Market
 - Sun Ray Savings
 - Sun Ray Money Market
 - Max Savings
 - Max Money Market
 - Certificates of Deposit
 - Traditional IRAs
 - Roth IRAs
 - IRA Rollovers
 - Coverdell Education Savings Accounts
- Ask us for details.

The features and benefits of our Savings Options 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 Sun Dial® 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.

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 or stop by any branch location.



SUN SAVINGS SOLUTIONS

If this is your situation

You're a young adult just starting to save

You want to grow your savings but maintain access to your cash

You want a total banking relationship with premium benefits

Consider This Option

Major Benefits for You

Basic Savings / Money Market

- Enjoy the safety and security of FDIC Insured funds
- Liquidity
- Earn competitive interest on your funds – the more you save, the more you earn
- Free Online Banking lets you view your account balances and transfer funds as needed
- Overdraft Protection – Simply link your savings account to your checking account for added protection
- Convenient ATM locations
- Check writing available with money market account

Sun Ray Savings / Money Market

(Available exclusively with our Kapow Checking Account or Bank At Work program)

- Enjoy the safety and security of FDIC-Insured funds
- Liquidity
- Earn attractive interest on your funds – the more you save, the more you earn
- Free Online Banking lets you view your account balances and transfer funds as needed
- Overdraft Protection – Simply link your savings account to your checking account for added protection
- Convenient ATM locations
- Check writing available with money market account

Max Savings / Money Market

(Available exclusively with our Max Checking Account)

- Enjoy the safety and security of FDIC-Insured funds
- Liquidity
- Earn premium tiered-interest on your funds – the more you save, the more you earn
- Free Online Banking lets you view your account balances and transfer funds as needed
- Overdraft Protection – Simply link your savings account to your checking account for added protection
- Link your Max savings and/or money market account to your checking account to help offset monthly checking fees
- Convenient ATM locations
- Check writing available with money market account

Sun CDs and IRAs... The Intelligent Choice for a Secure Financial Future

Invest wisely with Sun CDs and the tax-saving benefits* of a Sun IRA. For example:

- **Certificates of Deposit:** Choose from terms of 7 days to 60 months with a minimum deposit of just \$500.
- **Traditional IRA:** Offers tax-saving benefits and allows you to make tax-deferred contributions to your retirement plan.
- **Roth IRA:** Allows you to maximize investing in your retirement while leveraging the benefits of tax-free accumulations and withdrawals.
- **IRA Rollover:** Convert lump sum assets from a tax-deferred retirement program such as a workplace 401(k) or pension into a single, tax-advantaged solution when you retire or change jobs.
- **Coverdell Education Savings Account:** A convenient, tax-free solution to save for your child's or grandchild's education by contributing up to \$2,000 per child per year until they turn 18 years of age.

Speak with your Sun Banker today.

*Consult your tax advisor.

What Else You Should Know

Basic Savings Account:

- \$7 monthly service charge
- \$300 minimum daily balance to avoid monthly service charge

Basic Money Market Account:

- \$15 monthly service charge
- \$1,500 minimum daily balance required to avoid monthly service charge
- Minimum to earn interest:
 - \$0.01 – \$4,999.99
 - \$5,000.00 – \$24,999.99
 - \$25,000.00 and over

- No monthly service charge
- No minimum daily balance requirement
- Minimum to earn interest:
 - \$0.01 – \$4,999.99
 - \$5,000.00 – \$24,999.99
 - \$25,000.00 and over

- No monthly service charge
- No minimum daily balance requirement
- Minimum to earn interest:
 - \$0.01 – \$4,999.99
 - \$5,000.00 – \$24,999.99
 - \$25,000.00 – \$49,999.99
 - \$50,000.00 and over

Also ask us about: Our Auto Debit Club for those looking to budget a certain amount for planned vacations, holiday shopping and other needs, and our Young Savers Account for individuals 16 and under learning the value of savings.

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