

Student Banking



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- 1 Owl Checking and Owl Savings accounts available at Glassboro branch or online only. A valid Rowan University Student ID is required at the time of account opening. Must be 18 years of age to obtain a Visa Check Card.
- 2 Automatic enrollment in cash back program when debit card is used. Cash back is earned on debit card purchase transactions (signature or PIN). ATM transactions are excluded. Cash back is paid the next business day after the statement cycle closes. Cash back will be titled "Debit card bonus" on the statement.
- 3 Earn rewards by signing up for Visa Extras at www.visaextras.com. Program applies to signature-based transactions only.
- 4 Standard text messaging rates may apply based on your individual provider and contract.
- 5 \$.50 per check written over 5 per statement cycle. Paper statements are available at \$5.00 per month.
- 6 Owl Savings is limited to no more than six preauthorized withdrawals, automatic or telephone transfers, checks, drafts, and debit card transactions and similar transactions from your account per month or statement cycle. A \$15.00 charge per item will apply for excessive transactions. Other service fees may apply. Additional terms and conditions are made available at time of account opening.



Welcome Students!

Whether it's your first time on campus or you're returning for a new semester, college is sure to be filled with exciting opportunities and adventures. There's a lot to do – everyday. So, you'll need easy ways to stay on budget and manage your money.

That's why we've designed **Owl Checking™** and **Owl Savings™** just for you.¹ Together, they offer the flexibility, control and access you need to bank the way you want, when you want.

Owl Checking

With Owl Checking, there's no minimum balance needed. Plus, you can earn cash back rewards just for using your debit card to make purchases. It's the perfect affordable checking option packed with valuable perks and free services.

Owl Checking features:

- ▶ No minimum balance requirement
- ▶ No monthly maintenance fee
- ▶ Free Visa® Check Card
- ▶ Free Cash Back Program – Earn 10 cents cash back on every debit card purchase, anywhere you shop²
- ▶ Free Visa Extras® Reward Program – Earn 1 point for every \$1 spent on your debit card at the point of sale. Redeem for gift cards, travel and merchandise³
- ▶ Eversave – Get cash back and discounts when shopping online at over 800 participating retailers
- ▶ Free Online Banking with Bill Pay and Free FinanceWorks®, a great budgeting tool
- ▶ Free Mobile Banking⁴
- ▶ Free first order of Welcome Pack Checks
- ▶ Free access to all Sun National Bank ATMs
- ▶ Free Check writing – Up to 5 free checks per statement cycle⁵
- ▶ Free e-Statements⁵

Owl Savings⁶

Owl Savings offers a great way to save for the things you want most and a smart place to park your money for safekeeping. You'll earn interest so your savings can grow. You can also keep track of your funds with Online Banking plus access your account at the branch or ATM, if you need to.

Owl Savings features:

- ▶ No minimum daily balance requirement or monthly service fee
- ▶ Tiered interest rates – higher balances, earn higher interest
- ▶ Free Online Banking
- ▶ Free e-Statements



*For more information about our Student Banking services, please call us at **800.SUN.9066**, visit sunnationalbank.com/RU or stop by our Rowan Boulevard, Glassboro branch.*

Wise Banking

College offers a lot of learning opportunities – and plenty of spending opportunities too. That's why it's good to be an owl. No, you don't need to stay up late every night, but it is important to handle your money wisely. By following these helpful tips, you can afford to have a hoot:

- ▶ **Have Account Abilities** – Start using low cost checking and savings accounts.
- ▶ **Know Your Limits** – Monitor activity with mobile and online banking.
- ▶ **Taste the Savings** – Cafeteria food is fine; get a meal plan and use it.
- ▶ **Love Interests** – Save more to make more with tiered interest savings.
- ▶ **Do the Math** – Budgeting expected AND unexpected expenses is crucial.
- ▶ **Control Yourself** – Designate a daily spending limit to avoid overdrafts.
- ▶ **Make a Statement** – Review monthly e-Statements for better cash clarity.
- ▶ **Save What You Spend** – Every time you spend a buck, save a buck.