

MORE PERSONAL PACKAGES

SUNRAY package

Shedding some light on your money.

The SunRay package sheds light on your money with elevated interest rates on its savings account. Our SunRay package also offers a Free Visa® Check Card with Rewards, Free Non-Sun Bank ATM usage and Free Online Banking and Bill Pay. You also get your first 200 checks for free, along with preferred rates on CDs and IRAs.

With this package, you'll receive lots of other free extras, as well as our biggest rate discount on Sun loans.

DIRECT package

The most direct line between you and your money.

Our Direct package is designed for people who are on the move and prefer the convenience of direct deposit.

With direct deposit into this package's checking account, there is no minimum balance requirement and no monthly maintenance fee, your funds are available more quickly and you earn interest. A savings or money market account is available that also earns you interest on your money with a low minimum balance requirement.

With the Direct Package, you also get free online banking with online bill pay for a discounted fee, along with discounted rates on loans and other banking services.

BASIC package

Our simplest package that gets the job done.

The Basic package is great for people who just use a checking account to pay some bills and perhaps use a debit card to pay some daily expenses.

We keep it simple with a checking account that has no minimum balance requirement and no monthly maintenance fee, and a savings or money market account that earns interest on your money with a low minimum balance requirement.

Plus, just for choosing our Basic Package, you get the advantages of free online banking and a free Visa® Check Card with Rewards, along with discounted rates on Sun loans.

See what else you get with our personal packages on our account comparison chart in this brochure.



PERSONAL BANKING

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PERSONAL PACKAGES

Sun offers several checking and savings products. Let us help you find which one will best fit your needs!

In addition to picking and choosing individual accounts, you can also choose from one of our packages

With a Sun banking package, you can maximize your checking and savings benefits and get even more from your relationship with Sun National Bank.

Our packages include the Max, SunRay, Direct and Basic Packages.

MAX package

Our Premier Package!

Our Max package offers an interest bearing checking account for people who maintain high deposit balances or have loans or lines of credit with Sun. We're not kidding when we say you can maximize your money with this package!

Max offers preferred interest rates on its savings account, plus on CDs and IRAs.

And because Max is our premier package, you'll receive lots of free extras and our biggest rate discount on Sun loans.



PERSONAL BANKING PACKAGES

	MAX Package	SUNRAY Package	DIRECT Package	BASIC Package
Checking account type	Maximum	SunRay	Direct	Positively Free
Checking balance requirement	\$25,000 (combined deposit balance in checking account, Max Savings/MMA, CDs/IRAs/SEP, and/or outstanding loan balances)	\$2,500 (combined deposit balance in checking account, SunRay Savings/MMA and/or CDs/IRAs/SEP)	None	None
Checking monthly service fee waived	YES*	YES*	YES**	YES
Interest bearing	YES	NO	YES	NO
ATM/VISA® Check Card with Rewards	FREE	FREE	FREE	FREE
Direct Deposit	Available	Available	Required	Available
Checks	FREE <i>Unlimited</i>	FREE <i>First 200 checks</i>	FREE <i>First 50 checks</i>	FREE <i>First 50 checks</i>
Online Banking	FREE	FREE	FREE	FREE
24-hour Sun dial Telephone Banking	FREE	FREE	FREE	FREE
No annual fee credit card	YES	YES	YES	YES
Account and Investment Review	FREE	FREE	FREE	FREE
Savings/MMA Account Type	Max Savings / Money Market (MMA)	SunRay Savings / Money Market (MMA)	Basic Savings / Money Market (MMA)	Basic Savings / Money Market (MMA)
Savings/MMA minimum balance requirement	None	None	Basic Savings - \$200 Basic MMA - \$1,000	Basic Savings - \$200 Basic MMA - \$1,000
Savings/MMA monthly service fee waived	YES	YES	YES*	YES*
Package Benefits	Discounted rate on loans with auto payment Tiered Preferred Interest Rates on Max Savings/MMA FREE Non-Sun Bank ATM usage FREE Online Bill Pay FREE Traveler's Checks FREE Cashier Checks FREE Money Orders FREE standard safe deposit box BONUS CD/IRA Rates Discounted fee on mortgage application Product offers via email	Discounted rate on loans with auto payment Tiered Bonus Interest Rates on SunRay Savings/MMA FREE Non-Sun Bank ATM usage FREE Online Bill Pay FREE Traveler's Checks FREE Cashier Checks FREE Money Orders Discounted rate on standard safe deposit box BONUS CD/IRA Rates	Discounted rate on loans with auto payment Tiered Interest Rates on Basic Savings/MMA FREE Non-Sun Bank ATM usage Discounted Online Bill Pay	Discounted rate on loans with auto payment Tiered Interest Rates on Basic Savings/MMA

*Monthly service fee waived for customers who maintain the accounts specified minimum balance requirement.

** Monthly service fee waived for customers with at least one direct deposit of Payroll, Social Security, Disability or Pension..