

STANDARD PRODUCT FEES

FAIR Checking

Minimum Amount to Open the Account	\$25
Monthly Maintenance Fee	\$3
Monthly Paper Statement Fee	\$1.50 (No Charge for eStatements)
Overdraft—Paid Item Fee	\$0
Nonsufficient Funds (NSF) Returned Item Fee	\$0
Continuous Overdraft- Paid Item Fee	\$0
Account closure	\$15.00*
ATMs	6 free Sunrise Banks ATMs**

*If closed for no activity or a negative balance within 180 days of account opening

**<https://sunrisebanks.com/contact/locations-atms/>

FAIR Savings

Minimum Amount to Open the Account	\$25
Quarterly Paper Statement Fee	\$1.50 (No charge for eStatements)
Annual Percentage Yield (APY)	.07%*
Account closure	\$15.00**

*Rate good as of 12/2019

**If closed for no activity or a negative balance within 180 days of account opening

FAIR Credit Builder – a credit-builder loan holds the amount borrowed (\$500) in a CD account while you make payments. When the loan is paid, you get the money back, minus interest and fees.

Average Monthly Payment	\$31.19
Annual Percentage Rate (APR)	15%
Loan Amount	\$500
Loan Term	18 months*
Finance Charge	\$61.42
Total payments	\$561.42
Account closure before 18 months	No penalty**

*For example: A \$500.00 FAIR Credit Builder account, paid 18 times over 18 months would have a monthly payment of \$31.19, and an Annual Percentage Rate of 14.98%.

**Closure Amount = Loan amount, minus interest, and fees

SERVICE FEES**Debit Card Replacement****\$5**

If you lose your card, it needs to be cancelled and replaced in the standard 7-10 business days.

Debit Card Expedited Replacement**Up to \$65**

If you lose your card, it needs to be canceled and you want the replacement faster than the standard 7-10 business days.

Bill Payment Next Business Day Rush**\$19.95/check payment**

If you need a bill paid from your account on the next business day.

Bill Payment Second-Day Rush**\$14.95/check payment**

If you need a bill paid from your account within two business days.

Re-Deposited/Chargeback item**\$4/item**

If a 3rd party check (a check written to you from someone else) is presented for cash or deposit, and the check writer does not have the funds available, the bank will try two times to deposit the check. If the money still isn't available, then this fee is charged, and the check mailed back to you.

Return Item Special Handling**\$30/month**

If you don't want a bounced 3rd party check mailed back to you, you can request "special handling." For example, mailing the check to a collection agency or receiving a copy of the check electronically.

Stop Payment**\$25/item**

If you request to have the bank cancel a check or payment that has not yet been processed.

Online Banking Stop Payment**\$10/item**

If you send a bill payment from your account online and want to cancel it before it has been processed.

Telephone Transfers**\$2/transfer**

If you call a live person to transfer money between accounts.

***TIP:** No charge using Telebank at 651-647-0938 or Online Banking.

Account Closure if within 180 days**\$15.00**

New accounts need to remain open for six months to avoid an early closure fee.

Account Statement Printout**\$5 plus \$25/hr. (min. \$15.00)***

If you request a printed bank statement.

*TIP: No charge to receive eStatements via Online Banking.

Account Research/Reconcile**\$5/statement + \$25/hr. (min. \$15)**

If you need someone at the bank to look up information about your account history or want to dispute certain transactions.

Copies of Checks**\$0.50/page**

If you want copies of checks coming into or out of your account.

Account Paper Statements**\$1.50***

\$1.50 per month for checking and/or \$1.50 per quarter for savings.

*TIP: No charge for eStatements via Online Banking.

Checks Image Statement Fee**\$1.50**

If you request printed images of your canceled checks on a paper statement.

Account Verification Letters**\$5***

If you request the bank to print paper copies of your account records.

*TIP: No charge if you use Online Banking to print information.

Canadian Item Deposited**\$5/item**

If you deposit a check written from a Canadian bank.

Cashier's Checks**\$5/each**

If you need a cashier's check – a check drawn from a bank's own funds, instead of yours, and signed by a cashier or teller. It differs from a regular check because the bank guarantees its payment, not the check writer.

BANK FEE SCHEDULE + DISCLOSURES

EFFECTIVE JUNE 2021

Collection Item, Incoming and Outgoing

\$35

An item that is credited to the account owner *only* when it is paid, and proceeds have been received.

Dormant at Escheat

Up to \$85 at time of escheatment

Escheatment is when an account is unclaimed or abandoned. That bank has to turn that property over to the State of Minnesota after three years of lost customer contact and will assess a fee to do so.

Garnishment/Levy Execution

\$50

If a creditor has taken steps to reclaim a debt you owe, they might issue a levy against your financial account or garnishment against your wages. The bank will charge you in order to comply with the levy or garnishment set up.

Return Foreign Deposited Item

\$35/item

If you try to deposit a 3rd party foreign item (check from a foreign bank) and that item is not able to be collected by the bank.

FAIR ACCOUNT DISCLOSURE GUIDE

1. FAIR Checking/Savings Basic Terms and Conditions (aka Truth in Savings Disclosure): Provides essential information such as fees, minimum balance requirements, and account restrictions.

2. Funds Availability Disclosure: Describes the bank's standard availability policy which is the next day and the bank's right to hold deposits for a more extended period when needed. If the bank does hold any funds, they are required to notify you via snail mail.

3. Electronic Funds Transfers (aka Regulation E): Provides information regarding electronic funds transfers such as types allowed, limitations like ATM (\$200 daily withdrawal limit), point of service transaction limits (\$500), and any liability for unauthorized transfers.

It's best always to remember to report any illegal transaction on your account immediately to the bank to maintain account protection.

4. Customer Identification Disclosure: This states that Sunrise Banks will verify your identity which is why we are collecting your name, physical address, ID, and date of birth.

1

FAIR Checking Basic Terms and Conditions

Minimum Amount to open the account	You must deposit \$25 to open the account.
Monthly Maintenance Fee	\$3.00
Monthly Paper Statement Fee	\$1.50
Statement Fee Waivers	The \$1.50 paper statement fee will be waived if you sign up for e-statements. The fee waiver begins the first full month you have e-statements.
Returned Deposited Item Fee	\$4.00 per item
Account Closure Fee	\$15.00 if account is closed within 180 days of account opening
Overdraft - Paid Item Fee	\$0
Insufficient Funds (NSF) Returned Item Fee	\$0
Continuous Overdraft Fee	\$0
Stop Payment Fee	\$25 per item - You may stop a payment by notifying us one business day prior to the day the item is presented to the bank for payment. You will not be required to sign a stop payment form; however, you will be sent a notice to verify the accuracy of this stop payment. You should review this notice immediately and if there are any inaccuracies please contact us at the number on this notice.
Online banking and electronic statement enrollment	Please visit sunrisebanks.com to enroll in online banking and e-statements. For enrollment questions please contact 651-265-5600

2

SUNRISE BANKS

THE FUNDS AVAILABILITY DISCLOSURE

Expedited Funds Availability Act of 1987 and Federal Reserve Regulation CC require all financial institutions to disclose their specific policy as to when deposits are available for withdrawal. This disclosure statement explains the delay in availability of funds you deposit in your account at Sunrise Banks, N.A. During the delay, you may not withdraw the funds in cash and we can decline to use the funds to pay checks that you have written.

Determining the Availability of a Deposit. The length of the delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit before the bank office closes, Monday through Friday in the lobby or through the Drive-In, we will consider that day to be the day of your deposit. If you make a deposit on a day that we are not open, we will consider that the deposit was made on the next business day we are open. The length of the delay varies depending on the type of deposit and is explained below.

Same-Day Availability. Funds from electronic direct deposits will be available on the day we receive the deposit.

Availability of Other Check Deposits / Your Ability to Withdraw Funds: Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use them to pay checks that you have written.

Longer Delays May Apply. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second (or) business day after the day of your deposit. However, the first \$200 of your deposits will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you all the time you make your deposit.

If one of our employees, or if we the day after we receive your funds will be available.

In addition, funds you deposit

- * You deposit checks totaling
- * You redeposit a check that is
- * You have overdrawn your ac
- * We believe a check you dep
- * There is an emergency, such

We will notify you if we delay y will be available. They will go deposit.

Holds On Other Funds. If we availability of a corresponding funds from the check we cash is drawn on another financial insto delay your availability to withdraw the funds in the other account elsewhere in this disclosure for

Deposits at Automated Teller machines (ATMs) will be availa

Special Rules for New Accoun days your account is open. Fu the deposit. Funds from depos certified, teller, travelers, and the day of your deposit if the d excess over \$5,000 will be avai checks (other than a U.S. Treas available until the second busi on the seventh business day af

3

ELECTRONIC FUNDS TRANSFERS

YOUR RIGHTS AND RESPONSIBILITIES

Electronic Transfers are capable of handling for consumers are indicated below, some of which may not apply to you. These may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and responsibilities for these transactions. You should keep this notice for future reference.

TYPES OF TRANSFERS, FREQUENCY AND DOLLAR LIMITATIONS

(a) **Preauthorized Transfers.** You may make arrangements for certain direct deposits to be accepted into your: checking and/or savings accounts.

(b) **Reauthorized payments.** You may make arrangements to pay certain recurring bills from your: checking and/or savings accounts.

(c) **Telephone Transfers.** You may access your account(s) by telephone at 651-547-0939 using a touch tone phone, your account number, and personal identification number.

(d) **Transfer funds from checking to savings**

(e) **Transfer funds from savings to checking**

(f) **Transfer funds from Checking to Checking**

(g) **Transfer funds from Savings to Savings**

(h) **Make payments from checking to loan accounts with us**

(i) **Make payments from Savings to loan accounts with us**

(j) **Make payments from _____ to _____**

(k) **Get checking account(s) information**

(l) **Get savings account(s) information**

(m) **Transfer from a loan to a savings and/or checking account.**

(n) **Get checking account(s) information**

(o) **Get savings account(s) information**

(p) **Transfer from checking to checking**

(q) **Transfer from checking to checking**

(r) **Transfer funds from Savings to Checking**

(s) **Transfer funds from Savings to Savings**

(t) **Make payments from checking to loan accounts with us**

(u) **Make payments from Savings to a loan account with us**

(v) **Make payments from checking to third parties.**

(w) **Get checking account(s) information**

(x) **Get savings account(s) information**

(y) **Transfer funds from a line of credit to checking / savings**

(z) **get id or loan information.**

(aa) **Mobile Banking Transfers.** You may access your account(s) by web-enabled cell phone by _____ and using your _____ to _____.

4

Customer Identification Requirements

In an effort to protect you and our country, President Bush signed the USA Patriot Act into law.

Section 326 of the USA Patriot Act says we must:

Verify the identity of any person seeking to open an account (which includes Trust, Safe Deposit, Loans and Deposit Accounts) as well as signatory individuals added to an existing or new consumer account.

Maintain records of the information used to verify the person's identity including name, address and other identifying means.

Our Bank will follow this law by obtaining picture identification and verifying other information given by the customer. In some cases, identification will be requested for those banking with us prior to October 01, 2003 because original documentation was not obtained with the opening of the account. In all cases, protection of our customer's identity and confidentiality is the Bank's pledge to you.