

Schedule of Fees and Charges

Effective July 1, 2024



Checking Accounts	Access	Basic	Active
Monthly Maintenance Fee	\$5	\$8	\$15
Minimum Average Monthly Balance to Avoid Monthly Maintenance Fee	\$1,000	\$2,500	\$5,000
Number of Checks Processed Free per Month	50	100	200
Number of Deposit Items Processed Free per Month	50	100	200
Number of Deposits Processed Free per Month	10	20	30
Excess Check Processing Charge (per check after those processed for free)	\$0.30	\$0.30	\$0.30
Excess Deposit Item Processing Charge (per item after those processed for free)	\$0.30	\$0.30	\$0.30
Excess Deposit Processing Charge (per deposit after those processed for free)	\$1	\$1	\$1
Account Analysis Checking Account <i>Certain assessed fees are offset by earnings credit allowances.</i>			
Monthly Maintenance Fee			\$15
Business Account Analysis Check Processing Charge (per check)			\$0.30
Business Account Analysis Deposit Count (per in-branch deposit or merchant remote deposit)			\$1
Business Account Analysis Deposit Item Count (per item)			\$0.30
Business Coin Boxes (per box of coin)			\$3
Outgoing Coin Roll Charge (per roll)			\$0.06
Incoming Coin Charge (per each dollar or partial dollar in coins)			\$0.06
Checking Accounts – All Types of Accounts			
Business Checks	Prices vary with style and quantity		
Copies of Paid Checks	\$2 per copy		
<ul style="list-style-type: none"> Two copies per statement are free; paid check copies can also be obtained for free through online banking. Stop Payment Fee (per check or Automated Clearing House [ACH] or Bill Pay payment) 			
Business Money Maker Account			
Number of Checks Processed Free per Month	6		
Excess Check Processing Charge (per check after those processed for free)	\$10.00		
Debit Cards			
ATM Daily Withdrawal Limit	\$1,000 per card		
International Transaction Fee	1% of transaction amount		
General Service Fees and Charges			
ACH One-Time/Recurring Set-up50		
Balancing/Reconciliation/Research (per hour; one hour minimum)	\$20		
Card (Credit or Debit) Replacement Fee	\$5		
Card (Credit or Debit) Rush Fee	\$40		
Cash Orders	2 per \$1,000		
<ul style="list-style-type: none"> Additional fee of \$75 applies for orders on non-scheduled days. Contact Sunward or visit branch for schedule. 			
Cashier's Check Fee (per item)	\$2		
Deposit Item Return Fee (per item returned)	\$10		
Dormant Account Fee (assessed monthly after two consecutive years of inactivity)	\$5		
Endorsement Stamp (first stamp free with Active, Basic & Account Analysis Checking)	\$20		
Garnishment and Levy Processing Fee (per each one processed)	\$50		
Invalid Address Fee (per month)	\$5		
Money Order Fee (per item)	\$2		
Overdraft Fee – for Non-Sufficient Funds (per paid item/transaction)	\$25		
Returned Item Fee – for Non-Sufficient Funds (per returned item/transaction)	\$25		
Safe Deposit Box Drill Fee	\$200		
Safe Deposit Box Key Replacement Fee	\$15		
Statement Copies or Copies of Other Scanned Images (charge per page)	\$1		
<ul style="list-style-type: none"> Certain statement copies are available in online banking and may be obtained there for free. 			
Wire Transfer (Outgoing – Domestic)	\$15		
Wire Transfer (Outgoing – International)	\$35		
Online Services			
Bill Pay – Regular Payments	Free		
Bill Pay – Expedited Payment Fee	\$15		
Online Banking	Free		
Premium Online Banking	\$35/month		
<ul style="list-style-type: none"> ACH origination services (OAC), Payroll 			
Positive Pay (ACH & Checks)	\$50/month		
Remote Deposit Service (Merchant Capture)	\$25/month		