



1187 Troy Schenectady Road
 Latham, NY 12110
 518-382-0605
 866-SUNMARK
 www.sunmark.org

**RATE ADDENDUM AND
 SCHEDULE OF FEES AND CHARGES**

Effective Date: 4/26/2023	Revised Date: 4/26/2023
-------------------------------------	-----------------------------------

This supplement is incorporated into, becomes a part of and should be attached to your Membership Agreement and Disclosures. The dividend rate and Annual Percentage Yield (APY) shown in this disclosure have been offered within the most recent seven (7) calendar days and were accurate as of the effective date. Please call 518-382-0605 or visit www.sunmark.org to obtain current rate information.

Rate and Balance Information – Savings Accounts

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividend Compounding & Crediting	Dividend Period	Minimum Opening Deposit	Minimum Balance to Earn the Stated APY	Minimum Balance to Avoid a Maintenance Fee
Membership Savings Plan	0.05%	0.05%	Monthly	Monthly	\$0.01	\$0.01	N/A
Kasasa Saver (1)							
Tier 1 – up to - \$150,000.00	0.75%	0.75%	Monthly	Monthly	\$0.01	\$0.01	N/A
Tier 2 – portion of balance over \$150,000.00	0.25%	0.25% (0.55-0.75% blended APY)	Monthly	Monthly	\$0.01	\$150,000.01	N/A
Youth Savings Plan	0.20%	0.20%	Monthly	Monthly	\$0.01	\$0.01	N/A
Silver Savings Plan	0.05%	0.05%	Monthly	Monthly	\$0.01	\$0.01	N/A
Holiday Savings Plan	0.10%	0.10%	Monthly	Monthly	\$0.01	\$0.01	N/A
Special Event Savings Plan	0.10%	0.10%	Monthly	Monthly	\$0.01	\$0.01	N/A
Health Savings Account							
Tier 1 – up to - \$999.99	1.00%	1.00%	Monthly	Monthly	\$0.01	\$0.01	N/A
Tier 2 – \$1,000.00 - \$2,499.99	1.00%	1.00%	Monthly	Monthly	\$0.01	\$1,000.00	N/A
Tier 3 – \$2,500.00 - \$4,999.99	1.49%	1.50%	Monthly	Monthly	\$0.01	\$2,500.00	N/A
Tier 4 – \$5,000.00 - \$9,999.99	1.49%	1.50%	Monthly	Monthly	\$0.01	\$5,000.00	N/A
Tier 5 – \$10,000.00 - \$24,999.99	1.49%	1.50%	Monthly	Monthly	\$0.01	\$10,000.00	N/A
Tier 6 – \$25,000.00 - \$49,999.99	1.49%	1.50%	Monthly	Monthly	\$0.01	\$25,000.00	N/A
Tier 7 – \$50,000.00- \$99,999.99	1.49%	1.50%	Monthly	Monthly	\$0.01	\$50,000.00	N/A
Tier 8 – \$100,000.00 and above	1.49%	1.50%	Monthly	Monthly	\$0.01	\$100,000.00	N/A
Regular IRA Share Savings (2)							
Tier 1 – up to \$9,999.99	0.10%	0.10%	Monthly	Monthly	\$0.01	\$0.01	N/A
Tier 2 – \$10,000.00 – \$39,999.99	0.20%	0.20%	Monthly	Monthly	\$0.01	\$10,000.00	N/A
Tier 3 – \$40,000.00 and above	0.45%	0.45%	Monthly	Monthly	\$0.01	\$40,000.00	N/A
Money Market Account							
Tier 1 – \$500.00 - \$9,999.99	0.20%	0.20%	Monthly	Monthly	\$500.00	\$500.00	N/A
Tier 2 – \$10,000.00 – \$24,999.99	0.50%	0.50%	Monthly	Monthly	\$500.00	\$10,000.00	N/A
Tier 3 – \$25,000.00 - \$39,999.99	0.75%	0.75%	Monthly	Monthly	\$500.00	\$25,000.00	N/A
Tier 4 – \$40,000.00 - \$99,999.99	1.00%	1.00%	Monthly	Monthly	\$500.00	\$40,000.00	N/A
Tier 5 – \$100,000.00 and above	1.25%	1.25%	Monthly	Monthly	\$500.00	\$100,000.00	N/A
*Investor Money Market Account (3)	0.15%	0.15%	Monthly	Monthly	\$5,000.00	\$5,000.00	N/A
*Premium Investor Money Market Account (4)	0.15%	0.15%	Monthly	Monthly	\$5,000.00	\$5,000.00	N/A
*Bronze Money Market Account (5)							
Tier 1 – \$25,000.00 - \$99,999.99	0.15%	0.15%	Monthly	Monthly	\$25,000.00	\$25,000.00	N/A
Tier 2 – \$100,000.00 – \$149,999.99	0.15%	0.15%	Monthly	Monthly	\$25,000.00	\$100,000.00	N/A
Tier 3 – \$150,000.00 - \$199,999.99	0.15%	0.15%	Monthly	Monthly	\$25,000.00	\$150,000.00	N/A
Tier 4 – \$200,000.00 and over	0.15%	0.15%	Monthly	Monthly	\$25,000.00	\$200,000.00	N/A

Rate and Balance Information – Checking Accounts							
Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividend Compounding & Crediting	Dividend Period	Minimum Opening Deposit	Minimum Balance to Earn the Stated APY	Minimum Balance to Avoid a Maintenance Fee
Earnings Checking Account	0.05%	0.05%	Monthly	Monthly	\$750.00	\$750.00	N/A
Platinum Checking Account							
Tier 1 – \$10,000.00 - \$99,999.99	0.05%	0.05%	Monthly	Monthly	\$10,000.00	\$10,000.00	\$10,000.00
Tier 2 – \$100,000.00 – \$249,999.99	0.05%	0.05%	Monthly	Monthly	\$10,000.00	\$100,000.00	\$10,000.00
Tier 3 – \$250,000.00 and over	0.05%	0.05%	Monthly	Monthly	\$10,000.00	\$250,000.00	\$10,000.00
Simple Checking, Kasasa Cash Back & Student Checking (6) Accounts	N/A	N/A	N/A	N/A	\$20.00	N/A	N/A
Kasasa Cash Checking Account (1)							
Tier 1 – up to - \$25,000.00	2.47%	2.50%	Monthly	Monthly	\$20.00	\$0.01	N/A
Tier 2 – portion of balance over \$25,000.00	0.25%	0.25% (0.70-2.50% blended APY)	Monthly	Monthly	\$20.00	\$25,000.01	N/A

Rate and Balance Information – Regular and IRA Certificates							
Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividend Compounding & Crediting	Dividend Period	Minimum Opening Deposit	Minimum Balance to Earn the Stated APY	Minimum Balance to Avoid a Maintenance Fee
Regular Share Certificate (7)							
3 Month	2.96%	3.00%	Monthly	Maturity	\$500.00	\$500.00	N/A
6 Month	3.93%	4.00%	Monthly	Maturity	\$500.00	\$500.00	N/A
1 Year	3.69%	3.75%	Monthly	Maturity	\$500.00	\$500.00	N/A
*18 Month	4.17%	4.25%	Monthly	Maturity	\$500.00	\$500.00	N/A
2 Year	3.21%	3.25%	Monthly	Maturity	\$500.00	\$500.00	N/A
3 Year	3.21%	3.25%	Monthly	Maturity	\$500.00	\$500.00	N/A
3 Year Step Up (8)	0.35%	0.35%	Monthly	Maturity	\$500.00	\$500.00	N/A
4 Year	3.21%	3.25%	Monthly	Maturity	\$500.00	\$500.00	N/A
5 Year	3.21%	3.25%	Monthly	Maturity	\$500.00	\$500.00	N/A
IRA Share Certificate (7)							
1 Year	3.69%	3.75%	Monthly	Maturity	\$500.00	\$500.00	N/A
*18 Month	4.17%	4.25%	Monthly	Maturity	\$500.00	\$500.00	N/A
2 Year	3.21%	3.25%	Monthly	Maturity	\$500.00	\$500.00	N/A
3 Year	3.21%	3.25%	Monthly	Maturity	\$500.00	\$500.00	N/A
4 Year	3.21%	3.25%	Monthly	Maturity	\$500.00	\$500.00	N/A
5 Year	3.21%	3.25%	Monthly	Maturity	\$500.00	\$500.00	N/A

APY = Annual Percentage Yield. Earnings may be reduced if fees are incurred.
The par value of a share in the credit union is \$0.01.
* Indicates promotional deposit rate

- (1) If the qualification requirements are not met during Monthly Qualification Cycle, a Base Dividend Rate/Annual Percentage Yield of 0.05% will apply to the full balance in the account. Blended APY calculations are based on an assumed total account balance of \$250,000.00 for Kasasa Saver and \$125,000.00 for Kasasa Cash Checking accounts.
- (2) A penalty may be imposed for early withdrawal.
- (3) In addition to a Sunmark membership, members must have an investment relationship with Sunmark Life Stage Advisory of \$25,000 or more to qualify. If you do not maintain a qualifying investment relationship, account may be converted to Sunmark's standard Money Market Account at the prevailing rate. *Account discontinued effective December 4, 2019.*
- (4) In addition to a Sunmark membership, members must have an investment relationship with Sunmark Life Stage Advisory of \$100,000 or more to qualify. If you do not maintain a qualifying investment relationship, account may be converted to Sunmark's standard Money Market Account at the prevailing rate. *Account discontinued effective December 4, 2019.*
- (5) The \$25,000.00 minimum opening deposit must be new money. *Account discontinued effective May 1, 2020*
- (6) Student Checking will be available to young adults aged 15 through 24 only. Once a member with a Student Checking Account turns 25 years old, the account will convert to a Simple Checking Account automatically.
- (7) Certificate Renewal Policy: Share certificates automatically renew at the time of maturity. Sunmark will provide 30 days notice prior to the maturity date. If you do not contact Sunmark on or before the maturity date, the account will renew for the term stated, at the rate current at the time of renewal. For certificates with maturities of greater than 90 days, you will have a 10-day grace period after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. A penalty may be imposed for early withdrawal.
- (8) The 36-month step-up certificate special will automatically renew into Sunmark's standard 3 Year Certificate at the prevailing rate at the time of maturity. May "step-up" rate one time during the term to a higher rate for Sunmark certificate of equal term. Rate advertised will remain in effect until maturity if you do not exercise the one-time "step-up" option.

***The rates and fees appearing in this schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure.
If you have any questions or require current rate and fee information on your accounts, please visit our website or call the Credit Union.***



1187 Troy Schenectady Road
 Latham, NY 12110
 518-382-0605
 866-SUNMARK
 www.sunmark.org

FEES AND CHARGES

Dormant Account (after 1 year)	\$5/month ^A
Escheat Fee	\$50
Foreign Check Deposit	\$20
Holiday/Special Events Account Fees	\$1/withdrawal over the limits
Maintenance Fee	\$4/month ^C
Returned Item (NSF / UCF) Fee (ACH).....	\$30 ^L
Returned Deposit.....	\$10
Stop Payment on Sunmark Teller's Check.....	\$30
Teller's Checks.....	1 free/day, \$2.50/check thereafter
Teller's/Sunmark Official Check Copy	\$4
Wire Transfers/USA	\$20

All Checking Accounts

Foreign Transaction Fee.....	up to 2% of international transaction ^J
Returned Item (NSF / UCF) Fee (Check, ACH)	\$30 ^L
Stop Payment on Check / ACH / Debit Card Preauthorized Payments	\$30
Stop Payment on Bill Pay Items	\$30
Transfer Fee.....	\$3 ^b

Simple Checking with Extras/Silver Checking

ATM/POS Transactions:

.....	at Sunmark ATMs, Free
.....	non-Sunmark ATM/POS PIN transactions, 6 free/mth, then \$1.25/transaction ^{E&F}
Paid ODP Fee	\$30 ^L

Kasasa Cash & Kasasa Cash Back Checking

ATM:

.....	at Sunmark ATMs, Free
.....	non-Sunmark ATM, 6 free/mth, then \$1.25/transaction ^{G&H}

POS Transactions:

.....	POS PIN transactions, unlimited free per month
Paid ODP Fee	\$30 ^L

Earnings Checking & Platinum Checking

ATM/POS Transactions:

.....	at Sunmark ATMs, Free
.....	non-Sunmark ATM/POS PIN transactions, unlimited free per month ^F
Paid ODP Fee	\$30 ^L

Student Checking

ATM/POS Transactions:

.....	at Sunmark ATMs, Free
.....	non-Sunmark ATM/POS PIN transactions, 6 free/mth, then \$1.25/transaction ^{E&F}

Tax Advantage Plan Accounts

Excess Contribution	\$25
Paper Statements.....	\$1/statement

Health Savings Accounts

Low Balance Fee.....	\$10/year ^K
----------------------	------------------------

Funds Transfer

To transfer funds into Sunmark account.....	Free
To transfer funds out of Sunmark account: (one free transfer per mth)	

Amount:	Fee
\$0-\$2,000	\$2
\$2,000.01-\$5,000.....	\$3
\$5,000.01-\$10,000.....	\$4
\$10,000.01-\$15,000.....	\$5

POP Money To "Pay People" out of Sunmark account:

Amount:	Fee
\$0-\$500	\$1.50

FEE SCHEDULE DISCLOSURES

A – Any checking suffix with a balance below \$1,000 and no activity for 1 year will be charged \$5 per month. This fee does not apply to Youth/Student Plans, Silver Plans, Tax Advantage Plans, or if there has been monetary activity in other suffixes under that account number in the past 12 months.

B - Holiday Savings Plan withdrawal limit is 1 per year. Special Event Savings Plan withdrawal limit is 4 per year; each withdrawal over a Plan Account's limit is subject to a \$1 charge.

C - Your Membership Savings Plan will be charged \$4 per month if your balance is less than \$100 and you have no other suffixes under that account number. This fee does not apply to Youth Savings if you've been a member for 6 months or less, or if there has been monetary activity in the account in the last 12 months.

D - For checks, one fee will be assessed per account, per day, regardless of how many checks clear. For ACH debits and Point of Sale (POS) transactions, one fee will be assessed for each item cleared.

E - The six free transactions per month are cumulative for all suffixes under each Sunmark account number. ATM transactions include balance inquiries, withdrawals, transfers, and PIN based Point of Sale (POS) transactions. After the first six transactions, you will be charged \$1.25 per transaction.

F - In addition to the fees charged on some accounts by Sunmark to use non-Sunmark-owned ATMs, ATM owners may charge additional fees, also known as surcharges, to use their ATMs. These vary by ATM owner. Sunmark has a relationship with the CO-OP Network to allow Sunmark members to access participating ATMs without paying surcharges. Sunmark transaction fees may still apply.

G - The six free transactions per month are cumulative for all suffixes under each Sunmark account number. ATM transactions include balance inquiries, withdrawals, and transfers. After the first six transactions, you will be charged \$1.25 per transaction (ATM fees are reimbursed up to \$25/month if qualifications are met).

H - In addition to the fees charged on some accounts by Sunmark to use non-Sunmark-owned ATMs, ATM owners may charge additional fees, also known as surcharges, to use their ATMs. These vary by ATM owner. Sunmark has a relationship with the CO-OP Network to allow Sunmark members to access participating ATMs without paying surcharges. Sunmark transaction fees may still apply (ATM fees are reimbursed up to \$25/month if qualifications are met).

I - A rebate of up to \$12 per month will be credited to Student Checking accounts for domestic ATM surcharges and transaction fees.

J - Rounded up to the nearest penny.

K - If balance falls below \$100 after first year. If applicable, the Low Balance Fee will be assessed in your account anniversary month.

L - NSF/ODP fees are imposed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentation against insufficient funds will result in a separate charge.

This schedule is not intended to be a complete list of all fees and charges. Other incidental fees and charges may apply for special or unusual services.