

SCHEDULE OF FEES



SUN NATIONAL BANK
 P.O. BOX 849, VINELAND, NJ 083620849

ACH

Direct Deposit / ACH	No Charge
Incoming International ACH Transactions (IAT)	\$15.00 per incoming occurrence
Outgoing International ACH Transactions (IAT)	\$45.00 per outgoing occurrence
Notice of Change - ACH Item	\$10.00 per item

DEBIT CARD

Transactions at a Sun National Bank ATM or Rite Aid Store ATM in New Jersey, Pennsylvania or Delaware	No charge
Non-Sun National Bank Debit Card withdrawal/balance inquires	\$2.50 per withdrawal / balance inquiry
Inactive Debit Card (no activity 6 months or longer)	\$2.00 per month each card
Replacement Card (Damaged)	\$10.00
Debit Card Expedited Delivery	\$50.00
International Transaction Assessment Fee (ITA)	2.5% of transaction amount
	A fee charged to your account for transactions (purchases, cash withdrawals, cash advances) made in foreign currency or in which the country of the merchant differs from the country of the cardholder. May include internet based purchases.

CHECK CASHING FEE

Cashing a check drawn on Sun National Bank and not a current account holder	Checks less than \$250.00: No Charge Checks \$250.00 and greater: \$5.00 per check cashed
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COLLECTIONS

Collection Charge (plus, third party charges)	\$20.00 each request
Collection Fee for Charged Off Account	\$30.00 per account
Coupon Envelope	\$7.50
Coupons Returned	\$45.00

DIGITAL BANKING

Consumer and Small Business Online Banking	No Charge
Consumer and Small Business E-Statement	No Charge
Consumer and Small Business Online Bill Pay	No Charge: Except Sun Direct Checking customers are assessed a monthly bill pay fee of \$2.95
Consumer Mobile Banking and Mobile Deposit	No Charge (standard carrier and text messaging fees may apply)

MISCELLANEOUS FEES

Bank By Mail	No Charge
Balance Verification Request/Reference Letters	\$15.00 each request
Checkbook / Check Printing Prices	Varies by product
Closing Account by Mail	\$5.00 per account
Effect of Closing an Account	If you close your account within 180 days of opening, \$20.00 fee assessed
Inactive Account Fee	\$5.00 per month inactive fee assessed on checking accounts with no customer initiated activity for six months
Dormant Account Fee	\$10.00 per month for checking and savings accounts with no customer initiated activity for 18 months
Faxed Statements	\$3.00 per statement
IRA Processing Fee	\$40.00 per plan, each occurrence transferring funds to another institution
Legal Process Fee	\$125.00 per occurrence plus, when applicable, bank's internal and external attorney fees
Loan payoff fax fee	\$25.00 per request
Notary Public	\$1.00 per notarized document
Photocopy	\$2.50 per page
Research / Account Reconciliation	\$15.00 minimum, plus \$15.00 every 15 minutes
Return Mail	\$10.00 per month
Statement Images of Cancelled Checks	\$3.00 per month with paper statements
Stop Payment Check / ACH Revocation	\$33.00 per item
Special Request Statement	\$5.00 per request

Paper Statement Fee	\$5.00 for Agility Checking, \$6.00 for Boomerang Checking, \$6.00 for Essential Business Checking
NEGOTIABLE INSTRUMENTS	Only available to Sun National Bank accountholders
Cashier's Check	\$10.00 per check request
Counter Check	\$1.00 per check
Money Order	\$5.00 per order request
OVERDRAFT / INSUFFICIENT / UNCOLLECTED AND DEPOSIT ITEM RETURN FEE	
Deposited Item Returned	\$17.00 per item
Deposited Item Returned with Special Handling	\$25.00 per item
Overdraft Funds Fee (Checking)	\$38.00 per item PAID
Insufficient/Uncollected Funds (Checking)	\$38.00 per item RETURNED
Extended Overdrawn Balance	\$20.00 (every 5th business day account is overdrawn)
Insufficient Funds (Savings)	\$38.00 per item
Overdraft Protection Transfer Service	\$12.00 per transfer from a Sun Checking, Savings, Money Market or Overdraft Line of Credit account
	We will not charge more than 4 overdraft funds fees in a single business day. If your transaction creates an overdraft of \$5.00 or less we will not charge an overdraft funds fee.
SAFE DEPOSIT BOXES	Only available to Sun National Bank checking account holders. Annual Safe Deposit Box rent required to be transferred from a Sun National Bank checking account.
Standard / Medium / Large / Jumbo boxes available	pricing varies by size
Safe Deposit Box Late Fee (30 days past due)	\$30.00: If your annual fee is over 30 days past due
Safe Deposit Key Replacement	\$35.00: Fee to replace lost or stolen safe deposit box key
Safe Deposit Box Drilling	\$175.00
TELEPHONE BANKING	
Telephone transfers or account inquiries initiated at automated system	No Charge
Telephone transfers initiated at Branch or Customer Contact Center	\$5.00 per transfer
WIRE TRANSFER - Domestic	
Outgoing	\$25.00 per wire
Incoming	\$15.00 per wire
WIRE TRANSFER - Foreign	
Outgoing	\$45.00 per wire
Incoming	\$15.00 per wire
ESCROW / DEPOSIT SAVINGS ACCOUNT	
1-10 subs / 11-50 subs / 51-250 subs / 251 subs or greater	\$0.00 / \$15.00 / \$25.00 / \$35.00: monthly fee charged to your master account
	All master accounts with subaccounts are subject to a monthly maintenance fee based on number of subaccounts.
	Fees may reduce earnings on Interest Bearing and Commercial Analysis Accounts