



Account Schedule

Effective March 4, 2024

This schedule applies to the Sun East Federal Credit Union accounts described below. It is part of the binding contract between you and the Credit Union for your deposit relationship. Please review the entire schedule carefully.

Sun East may change the accounts described in this schedule at any time by adding new terms and conditions or deleting or amending existing accounts from time to time.

For additional terms and conditions that apply to your account, refer to the *Depository Agreement and Disclosures*, the *Schedule of Fees and Charges*, the *Rate Schedule*, and the *Electronic Banking Services Agreement and Disclosure*.

Savings Accounts

Account	Minimum Amount to Open Account	Minimum Balance Required to Earn Dividends <small>(See Rate Schedule for current rates)</small>	Compounding and Crediting	Account Features/ Services	Other Important Account Information
Savings Account	\$5	Tiered Rates Based on Balances: \$.01 - 999.99 \$1,000 - \$4,999.99 \$5,000 - \$9,999.99 \$10,000 and over	Compounded Monthly, Credited Monthly	<ul style="list-style-type: none"> • Online Banking at www.suneast.org • Sun East Mobile Banking • SUNNY (24-Hour Automated Telephone System) • Automatic Transfers • Direct Deposit • ATM Transactions: <ul style="list-style-type: none"> • Withdrawals, balance inquiries, and transfers at ATMs owned by SEFCU & Co-Op.....Free • 4 Withdrawals per month at ATMs not owned by SEFCU & Co-Op.....Free • 5 or more Withdrawals per month ATMs not owned by SEFCU & Co-Op.....\$ 3 each • Balance inquiries and transfers at ATMs not owned by SEFCU & Co-Op.....\$ 1 each • Overdraft Protection Transfer Fee - 2 free transfers to other accounts or third parties per month. 3 or more such transfers, \$10 each. 	<ul style="list-style-type: none"> • Rates are subject to change at our discretion. (See <i>Rate Schedule</i>) • Statement mailed Quarterly for those who only have a savings account. • Overdraft protection can be set up from savings to your Checking or Classic Money Market.
Classic Money Market Account	\$2,500	Tiered Rates Based on Balances: \$ 2,500 - \$9,999.99 \$10,000 and over	Compounded Daily, Credited Monthly	<ul style="list-style-type: none"> • Average daily balance to avoid imposition of Monthly Service Fee is \$2,500. A Monthly Service Fee of \$10 will be charged each monthly statement cycle if the average daily balance falls below \$2,500 during the monthly statement cycle. • Unlimited check writing • Online Banking at www.suneast.org • Sun East Mobile Banking • SUNNY (24-Hour Automated Telephone System) • Automatic Transfers • Direct Deposit 	<ul style="list-style-type: none"> • Rates are subject to change at our discretion. (See <i>Rate Schedule</i>) • Overdraft protection can be set up from linked Sun East Accounts. (See <i>Depository Agreement and Disclosures</i>.)

Account	Minimum Amount to Open Account	Minimum Balance Required to Earn Dividends <i>(See Rate Schedule for current rates)</i>	Compound ing and Crediting	Account Features/ Services	Other Important Account Information
Premier Money Market Account	\$25,000	Tiered Rates Based on Balances: \$25,000 - \$49,999.99 \$50,000 - \$74,999.99 \$75,000 - \$99,999.99 \$100,000 and over	Compounded Daily, Credited Monthly	<ul style="list-style-type: none"> • Average daily balance to avoid imposition of Monthly Service Fee is \$25,000. A Monthly Service Fee of \$15 will be charged each monthly statement cycle if the average daily balance falls below \$25,000 during the monthly statement cycle. • Online Banking at www.suneast.org • Sun East Mobile Banking • SUNNY (24-Hour Automated Telephone System) • Automatic Transfers • Direct Deposit • ATM Transactions: <ul style="list-style-type: none"> • Withdrawals, balance inquiries, and transfers at ATMs owned by SEFCU & Co-Op.....Free • 4 Withdrawals per month at ATMs not owned by SEFCU & Co-Op.....Free • 5 or more Withdrawals per month ATMs not owned by SEFCU & Co-Op.....\$ 3 each • Balance inquiries and transfers at ATMs not owned by SEFCU & Co-Op.....\$ 1 each • Overdraft Protection Transfer Fee - 2 free transfers to other accounts or third parties per month. 3 or more such transfers, \$10 each. 	<ul style="list-style-type: none"> • Rates are subject to change at our discretion. <i>(See Rate Schedule)</i> • No check-writing capability
Performance Money Market Account	\$250,000	Tiered Rates Based on Balances: \$25,000 - \$49,999.99 \$50,000 - \$74,999.99 \$75,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 and over	Compounded Daily, Credited Monthly	<ul style="list-style-type: none"> • Online Banking at www.suneast.org • Sun East Mobile Banking • SUNNY (24-Hour Automated Telephone System) • Automatic Transfers • Direct Deposit • ATM Transactions: <ul style="list-style-type: none"> • Withdrawals, balance inquiries, and transfers at ATMs owned by SEFCU & Co-Op.....Free • 4 Withdrawals per month at ATMs not owned by SEFCU & Co-Op.....Free • 5 or more Withdrawals per month ATMs not owned by SEFCU & Co-Op.....\$ 3 each • Balance inquiries and transfers at ATMs not owned by SEFCU & Co-Op.....\$ 1 each • Overdraft Protection Transfer Fee - 2 free transfers to other accounts or third parties per month. 3 or more such transfers, \$10 each. 	<ul style="list-style-type: none"> • Rates are subject to change at our discretion. <i>(See Rate Schedule)</i> • No check-writing capability

Account	Minimum Amount to Open Account	Minimum Balance Required to Earn Dividends <i>(See Rate Schedule for current rates)</i>	Compounding and Crediting	Account Features/ Services	Other Important Account Information
<p>Grow Money Market Account</p> <p>(formerly the Adjustable Max-Yield Account with no term)</p>	<p>New money only with minimum opening deposit of \$2,500 and no maximum deposit</p>	<p>\$2,500</p>	<p>Compounded Daily, Credited Monthly</p>	<ul style="list-style-type: none"> • Average daily balance to avoid imposition of Monthly Service Fee is \$2,500. A Monthly Service Fee of \$10 will be charged each monthly statement cycle if the average daily balance falls below \$2,500 during the monthly statement cycle. • Unlimited withdrawals. • Online Banking at www.suneast.org • Sun East Mobile Banking • SUNNY (24-Hour Automated Telephone System) • Minimum deposit must include \$2,500 of new money • Additional deposits can be made into a Grow Money Market Account using: <ul style="list-style-type: none"> - Cash - Checks - Wire Transfers - ACH Transfers - Transfers through online and mobile banking from existing Sun East share accounts 	<p>Rates are subject to change at our discretion. <i>(See Rate Schedule)</i></p>

Account	Minimum Amount to Open Account	Minimum Balance Required to Earn Dividends (See <i>Rate Schedule</i> for current rates)	Compounding and Crediting	Account Features/ Services	Other Important Account Information
Fixed Rate Certificates	\$500	\$500	Compounded Daily, Credited Monthly	<ul style="list-style-type: none"> • Terms vary from 3 months to 5 years. • Dividend rate is fixed until maturity. • Automatically renews. 	<ul style="list-style-type: none"> • Roth & Traditional IRAs and Education Savings Accounts available • No additional deposits permitted. • Early withdrawal penalties apply. (See <i>Depository Agreement and Disclosures</i>.) • Withdrawals will reduce earnings.
Youth Certificates	\$250	\$250	Compounded Daily, Credited Monthly	<ul style="list-style-type: none"> • Primary owner must be under 18 years age. • Terms available include 6 months and 12 months. • Dividend rate is fixed until maturity. • Automatically renews. 	<ul style="list-style-type: none"> • Roth & Traditional IRAs and Education Savings Accounts available • No additional deposits permitted. • Early withdrawal penalties apply. (See <i>Depository Agreement and Disclosures</i>.) • Withdrawals will reduce earnings.
Jumbo Certificates	\$99,000	\$99,000	Compounded Daily, Credited Monthly	<ul style="list-style-type: none"> • Terms vary from 3 months to 5 years. • Dividend rate is fixed until maturity. • Automatically renews. 	<ul style="list-style-type: none"> • Roth & Traditional IRAs and Education Savings Accounts available • No additional deposits permitted. • Early withdrawal penalties apply. (See <i>Depository Agreement and Disclosures</i>.) • Withdrawals will reduce earnings.
IRA Certificate	\$500	\$500	Compounded Daily, Credited Monthly	<ul style="list-style-type: none"> • Terms vary from 3 months to 5 years. • Dividend rate is fixed until maturity. • Automatically renews. 	<ul style="list-style-type: none"> • Roth & Traditional IRAs and Education Savings Accounts available • No additional deposits permitted. • Early withdrawal penalties apply. (See <i>Depository Agreement and Disclosures</i>.) • Withdrawals will reduce earnings.

Account	Minimum Amount to Open Account	Minimum Balance Required to Earn Dividends <i>(See Rate Schedule for current rates)</i>	Compounding and Crediting	Account Features/ Services	Other Important Account Information
IRA Savings	\$01	\$01	Compounded Monthly, Credited Monthly	<ul style="list-style-type: none"> • Variable dividend rate. Sun East may change the dividend rate at any time, at our discretion. 	<ul style="list-style-type: none"> • Roth & Traditional IRAs and Education Savings Accounts available • Withdrawals will reduce earnings.
SEP-IRA Savings (Simplified Employee Pension)	Minimum opening deposit of \$01 and maximum deposit of \$69,000 for 2024, subject to annual IRS adjustment	\$01	Compounded Monthly, Credited Monthly	<ul style="list-style-type: none"> • Variable dividend rate. Sun East may change the dividend rate at any time, at our discretion. • Employer(s) will submit contributions to the employee account, payable to Sun East Federal Credit Union FBO: account holder's name • Account holder must be 21 years or older * SEP Plans and Share Savings are opened through Payment Solutions 	<ul style="list-style-type: none"> • Simplified Employee Pension-Individual Retirement Accounts Contribution Agreement (5305-SEP) • Rates are subject to change at our discretion (See <i>Rate Schedule</i>) • Roll Over or transfer contributions accepted • Quarterly statements if account holder only has a Membership Savings Share and SEP-IRA Savings * Special account handling
Holiday Club	\$0	\$01	Compounded Monthly, Credited Monthly	<ul style="list-style-type: none"> • Online Banking at www.suneast.org • Sun East Mobile Banking • SUNNY (24-Hour Automated Telephone System) • Automatic Transfers • Direct Deposit • ATM Transactions: <ul style="list-style-type: none"> • Withdrawals, balance inquiries, and transfers at ATMs owned by SEFCU & Co-Op.....Free • 4 Withdrawals per month at ATMs not owned by SEFCU & Co-Op.....Free • 5 or more Withdrawals per month ATMs not owned by SEFCU & Co-Op.....\$ 3 each • Balance inquiries and transfers at ATMs not owned by SEFCU & Co-Op.....\$ 1 each • Overdraft Protection Transfer Fee - 2 free transfers to other accounts or third parties per month. 3 or more such transfers, \$10 each. 	<ul style="list-style-type: none"> • Rates are subject to change at our discretion. (See <i>Rate Schedule</i>) • If requested, the balance can be transferred to a savings/checking account or a check can be cut and mailed on the 3rd Saturday in October.

Account	Minimum Amount to Open Account	Minimum Balance Required to Earn Dividends <i>(See Rate Schedule for current rates)</i>	Compounding and Crediting	Account Features/ Services	Other Important Account Information
Vacation Club	\$0	Tiered Rates Based on Balances: \$.01 - 999.99 \$1,000 - \$4,999.99 \$5,000 - \$9,999.99 \$10,000 and over	Compounded Monthly, Credited Monthly	<ul style="list-style-type: none"> • Online Banking at www.suneast.org • Sun East Mobile Banking • SUNNY (24-Hour Automated Telephone System) • Automatic Transfers • Direct Deposit • Overdraft Protection Transfer Fee - 2 free transfers to other accounts or third parties per month. 3 or more such transfers, \$10 each. 	<ul style="list-style-type: none"> • Rates are subject to change at our discretion. (See Rate Schedule)
Max-Yield Money Market Account - 13 Months (Limited time offer; expires 3/1/2023)	New money only with minimum opening deposit of \$5,000 and maximum deposit of \$250,000	\$5,000	Compounded Daily, Credited Monthly	<ul style="list-style-type: none"> • Average daily balance to avoid imposition of Monthly Service Fee is \$5,000. A Monthly Service Fee of \$10 will be charged each monthly statement cycle if the average daily balance falls below \$5,000 during the monthly statement cycle. • Members may access their funds once per calendar quarter without a penalty; (a calendar quarter is Jan-Mar, Apr-Jun, Jul-Sep, and Oct-Dec). Each withdrawal in excess of one per calendar quarter is \$15 each. • Online Banking at www.suneast.org • Sun East Mobile Banking • SUNNY (24-Hour Automated Telephone System) 	<ul style="list-style-type: none"> • 2.60% APY for a 13 month term from open date • After the initial 13 month promotional term at 2.60% APY, the Max-Yield Money Market Account will then revert to a Classic Money Market Account with the corresponding account terms and then-current APY for the Classic Money Market Account. (See Rate Schedule)
Max-Yield Money Market Account - 13 Months (Limited time offer; expires 5/23/2023)	Minimum opening deposit of \$5,000 and maximum deposit of \$250,000	\$5,000	Compounded Daily, Credited Monthly	<ul style="list-style-type: none"> • Average daily balance to avoid imposition of Monthly Service Fee is \$5,000. A Monthly Service Fee of \$10 will be charged each monthly statement cycle if the average daily balance falls below \$5,000 during the monthly statement cycle. • Members may access their funds once per calendar quarter without a penalty; (a calendar quarter is Jan-Mar, Apr-Jun, Jul-Sep, and Oct-Dec). Each withdrawal in excess of one per calendar quarter is \$15 each. • Online Banking at www.suneast.org • Sun East Mobile Banking • SUNNY (24-Hour Automated Telephone System) 	<ul style="list-style-type: none"> • 3.10% APY for a 13 month term from open date • After the initial 13 month promotional term at 3.10% APY, the Max-Yield Money Market Account will then revert to a Classic Money Market Account with the corresponding account terms and then-current APY for the Classic Money Market Account. (See Rate Schedule)

Checking Accounts

Account	Minimum Amount to Open Account	Minimum Balance Required to Earn Dividends (See Rate Schedule for current rates)	Compounding and Crediting	Account Features/Services	Other Important Account Information
Free Checking Account	\$5.00 No minimum balance requirement.	N/A	N/A	<ul style="list-style-type: none"> No minimum balance No monthly or annual service fee Unlimited check writing ScoreCard Rewards Debit Card Online Banking at www.suneast.org Sun East Mobile Banking SUNNY (24-Hour Automated Telephone System) Free Bill Payment Automatic Transfers Direct Deposit ATM Transactions: <ul style="list-style-type: none"> Withdrawals, balance inquiries, and transfers at ATMs owned by SEFCU & Co-Op.....Free 4 Withdrawals per month at ATMs not owned by SEFCU & Co-Op.....Free 5 or more Withdrawals per month ATMs not owned by SEFCU & Co-Op.....\$ 3 each Balance inquiries and transfers at ATMs not owned by SEFCU & Co-Op.....\$ 1 each 	<ul style="list-style-type: none"> Overdraft protection can be set up from linked Sun East Accounts. (See <i>Depository Agreement and Disclosures.</i>) Courtesy Pay Privilege /Plus available for eligible accounts. (See <i>Depository Agreement and Disclosures.</i>)
uSave Interest Checking Account	\$5.00	Tiered Rates Based on Balances: \$500 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 and over	Compounded Daily, Credited Monthly	<ul style="list-style-type: none"> Average daily balance requirement of \$5,000 or \$25,000 Combined Deposit Balance to avoid imposition of \$15 Monthly Service Fee. Unlimited check writing CURewards Debit Card Online Banking at www.suneast.org Sun East Mobile Banking SUNNY (24-Hour Automated Telephone System) Free Bill Payment Automatic Transfers Direct Deposit Free ATM Transactions One Free Box of Checks Per Year Free Cashiers Checks Free Money Orders 	<ul style="list-style-type: none"> Rates are subject to change at our discretion. (See <i>Rate Schedule</i>) Overdraft protection can be set up from linked Sun East Accounts. (See <i>Depository Agreement and Disclosures.</i>) Courtesy Pay Privilege /Plus available for eligible accounts. (See <i>Depository Agreement and Disclosures.</i>)



ESI Deposits Insured Up to \$500,000 \$250,000 by the National Credit Union Administration, a U.S. Government Agency, and \$250,000 by ESI, a licensed property and casualty insurer. ESI is not a government agency.