



Business Account Schedule

Effective September 21, 2023

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*.

Business Checking 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
Basic Business Checking Account	\$5	N/A	N/A	<ul style="list-style-type: none"> Average monthly balance to avoid imposition of Monthly Service Fee is \$1,000. A Monthly Service Fee of \$10 will be charged each monthly statement cycle if the average monthly balance falls below \$1,000 during the monthly statement cycle. Monthly service fee is waived for non-profit accounts. First 250 combined items processed per month are free. Any transactions in excess of 250 items are processed at a rate of \$0.25 per item. Items include checks deposited and checks cleared. Free Cash Processing up to a monthly threshold of \$10K. Cash Processing will be at a rate of \$1.50 per every \$1K after the \$10K threshold has been exceeded. MasterCard Debit Card (Instant) Overdraft Protection eStatements Notary Service Coin & Current Service Night Depository Online Banking at www.suneast.org Sun East Mobile Banking Remote Deposit Capture SUNNY (24 Hour Automated Telephone System) ATM Access: <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>.)

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
Deluxe Business Checking Account	\$5	N/A	N/A	<ul style="list-style-type: none"> • Average monthly balance to avoid imposition of Monthly Service Fee is \$5,000. A Monthly Service Fee of \$20 will be charged each monthly statement cycle if the average monthly balance falls below \$5,000 during the monthly statement cycle. Monthly service fee is waived for non-profit accounts. • First 500 combined items processed per month are free. Any transactions in excess of 500 items are processed at a rate of \$0.25 per item. Items include checks deposited and checks cleared. • Free Cash Processing up to a monthly threshold of \$25K. Cash Processing will be at a rate of \$1.50 per every \$1K after the \$25K threshold has been exceeded. • MasterCard Debit Card (Instant) • Overdraft Protection • eStatements • Notary Service • Coin & Current Service • Night Depository • Online Banking at www.suneast.org • Sun East Mobile Banking • Remote Deposit Capture • SUNNY (24 Hour Automated Telephone System) • ATM Access: <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>)

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
Premium Business Checking Account	\$5	Tiered Rates Based on Balances: \$500 - \$9999.99 \$10,000 - \$24,999.99 \$25,000 - \$99,999.99 \$100,000 and over	Compounded Daily, Credited Monthly	<ul style="list-style-type: none"> • Average monthly balance to avoid imposition of Monthly Service Fee is \$5,000. A Monthly Service Fee of \$20 will be charged each monthly statement cycle if the average monthly balance falls below \$5,000 during the monthly statement cycle. • First 100 combined items processed per month are free. Any transactions in excess of 100 items are processed at a rate of \$0.25 per item. Items include checks deposited and checks cleared. • Free Cash Processing up to a monthly threshold of \$10K. Cash Processing will be at a rate of \$1.50 per every \$1K after the \$10K threshold has been exceeded. • MasterCard Debit Card (Instant) • Overdraft Protection • eStatements • Notary Service • Coin & Current Service • Night Depository • Online Banking at www.suneast.org • Sun East Mobile Banking • Remote Deposit Capture • SUNNY (24 Hour Automated Telephone System) • ATM Access: <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"> • Premium Business Checking accounts earn interest according to a tiered rate structure based on balance; Rates are subject to change at our discretion. (See <i>Rate Schedule</i> for current rates) • 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>)

Business Savings Account

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
Primary Business Savings Account	\$5	Tiered Rates Based on Balances: \$0 - \$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 • eStatements • Sun East Mobile Banking • Remote Deposit Capture • SUNNY (24 Hour Automated Telephone System) • ATM Access: <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"> • Primary Business Savings accounts earn interest according to a tiered rate structure based on balance; Rates are subject to change at our discretion. (See <i>Rate Schedule</i> for current rates) • Overdraft protection can be set up from your Savings to your Sun East Checking Accounts. (See <i>Depository Agreement and Disclosures</i>.)

Business Money Market Accounts

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
Business Money Market Account	\$2,500	Tiered Rates Based on Balances: \$0 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$499,999 \$500,000 - \$999,999 \$1,000,000 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 • Online Banking at www.suneast.org • eStatements • Sun East Mobile Banking • SUNNY (24 Hour Automated Telephone System) 	<ul style="list-style-type: none"> • No check-writing capability • Business Money Market accounts earn interest according to a tiered rate structure based on balance; Rates are subject to change at our discretion. (See <i>Rate Schedule</i> for current rates) • Overdraft protection can be set up to your Sun East Business Checking Accounts. (See <i>Depository Agreement</i>)
Business Max Yield Money Market Account - 15 Months (Limited time offer; expires 7/14/2022)	New money only with minimum opening deposit of \$2,500	\$2,500	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. • 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 • eStatements • Sun East Mobile Banking • SUNNY (24-Hour Automated Telephone System) 	<ul style="list-style-type: none"> • 1.00% APY for a 15 month term from open date • After the initial 15 month promotional term at 1.00% APY, the Business Max-Yield Money Market Account will then revert to a Business Money Market Account with the corresponding account terms and then-current APY for the Business Money Market Account. (See <i>Rate Schedule</i>)
Business Max Yield Money Market Account - 13 Months (Limited time offer; expires 11/1/2022)	New money only with minimum opening deposit of \$2,500 and maximum deposit of \$250,000	\$2,500	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. • 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. • eStatements • Sun East Mobile Banking • SUNNY (24-Hour Automated Telephone System) 	<ul style="list-style-type: none"> • 1.50% APY for a 13 month term from open date • After the initial 13 month promotional term at 1.50% APY, the Business Max-Yield Money Market Account will then revert to a Business Money Market Account with the corresponding account terms and then-current APY for the Business Money Market Account. (See <i>Rate Schedule</i>)

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
Business Max Yield Money Market Account - 13 Months (Limited time offer; expires 3/1/2023)	New money only with minimum opening deposit of \$2,500 and maximum deposit of \$250,000	\$2,500	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. • 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 • eStatements • 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 Business Max-Yield Money Market Account will then revert to a Business Money Market Account with the corresponding account terms and then-current APY for the Business Money Market Account. (See Rate Schedule)
Business Max Yield Money Market Account - 13 Months (Limited time offer; expires 5/23/2023)	Minimum opening deposit of \$2,500 and maximum deposit of \$250,000	\$2,500	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. • 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 • eStatements • 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 Business Max-Yield Money Market Account will then revert to a Business Money Market Account with the corresponding account terms and then-current APY for the Business Money Market Account. (See Rate Schedule)

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
Grow Business Money Market Account (formerly the Adjustable Business Max-Yield Account with no term)	New money only with minimum opening deposit of \$2,500 and no maximum deposit	\$2,500	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 withdrawals. • Online Banking at www.suneast.org • eStatements • 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 Business 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 	Rates are subject to change at our discretion. <i>(See Rate Schedule)</i>



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.