



**Sunflower Bank**  
**First National** 1870

## **SunNet® Checking** **ACCOUNT DISCLOSURE**

### **ACCOUNT IDENTIFIER**

The SunNet checking account is an account designed for customers who maintain a minimal balance or who perform a limited number of transactions each statement cycle.

### **MINIMUM BALANCE REQUIREMENT**

- A deposit of \$100 is required to open this account. There is no minimum daily balance to maintain.
- A minimum daily balance of \$100 is required to avoid the imposition of the monthly Account Maintenance Fee for the statement cycle.
- An account is considered closed when the ledger balance is zero.

### **FEE SCHEDULE**

- **ACCOUNT MAINTENANCE FEE:** Your SunNet Checking Account is subject to a monthly account maintenance fee of \$7.00. This fee is waived when you maintain a minimum daily balance of \$100.
- **ACTIVITY FEE:** This checking account allows unlimited withdrawals from your account with no activity fee.
- **FEE SCHEDULE EXCEPTION:** Account maintenance fees on new accounts are waived for the first statement cycle when the first statement cycle period is less than 30 days.

### **TRANSACTION LIMITS**

Your SunNet Account allows for unlimited deposits and withdrawals.

### **STATEMENT OPTIONS**

- Monthly Statements are included at no charge when the statement is delivered to you electronically via our eStatement service.
- **PAPER STATEMENT FEE**  
Paper statements will be provided for a monthly fee of \$2.00. This fee will be waived when the primary account owner is 71 years of age or older.

### **OTHER ACCOUNT PRIVILEGES AND SERVICES**

You are entitled to the following complementary services:

- VISA® Debit Card
- SunNet™ Personal Online Banking including Bill Payment and Mobile App.
- Personal Identify Theft Reimbursement Benefit\*: A \$1000 lifetime benefit is divided equally among joint account holders. (*See the Benefits Reference Guide for complete terms and conditions*)
- Sunflower Bank VISA® Credit Card with no annual fee. (*subject to credit approval*)

\*Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK.

**RATE INFORMATION:** This account does not earn interest.

**BALANCE COMPUTATION METHOD:** Not applicable to this account

**COMPOUNDING AND CREDITING OF INTEREST:** Not applicable to this account

**ACCRUAL OF INTEREST ON DEPOSITS OTHER THAN CASH:** Not applicable to this account

**ADDITIONAL ACCOUNT INFORMATION:** Not applicable to this account

Additional disclosure information and a list of common fees are located on the back of this sheet.

**COMMON FEES**

Your account is subject to the following fees:

<b>Early Account Closure Fee</b> There will be a charge for closing your account within 180 days of opening	\$30.00
<b>Visa® Debit Card Replacement</b>	\$10.00
<b>ATM Withdrawals at Automatic Teller Machines</b> ATM Transactions at Sunflower Bank & First National 1870 owned ATM's ATM Transaction Fee	Included \$2.00
<b>Insufficient Funds</b> <b>NSF/OD Fee Returned</b> – Checks, In-Person withdrawal, ATM withdrawal or Other Electronic means drawn on your account and Returned Unpaid, <i>Per Item</i> <b>NSF/OD Fee Paid</b> – Checks, In-Person withdrawal, ATM withdrawal or Other Electronic means drawn on your account that are Paid, <i>Per Item</i> <b>Extended Overdrawn Balance Fee (Extended OD Bal Fee)</b> – Fee assessed when account is overdrawn for 10 consecutive business days	\$36.00 \$36.00 \$25.00
<b>Chargeback Fee</b> Per Item Fee Per Hour Research Fee ( <i>when required to identify the account the item was deposited to</i> )	\$15.00 \$30.00
<b>Stop Payment Fee</b> Stop Payment of a check or electronic debit	\$36.00
<b>Dormant Fee</b> If your account has no activity* for 182 days and the balance is \$499.99 and less, a monthly fee will be charged. <i>*Activity is defined as either a deposit or a withdrawal from the account (not to include interest that is compounded to the account).</i>	\$10.00

Please see our Personal Services Fee Schedule for a list of additional services available to bank customers and any associated fees.