

Sunset Bank & Savings RATES

SAVINGS PRODUCTS

	Interest Rate	APY
STATEMENT SAVINGS Minimum deposit and daily balance: \$250	.30	.30
CLUB ACCOUNT Minimum deposit and daily balance: \$0	.30	.30
HEALTH SAVINGS Minimum deposit and daily balance: \$0	.30	.30
HIGH YIELD SAVINGS Minimum deposit and daily balance: \$1,000	.40	.40

TIERED MONEY MARKET

Minimum deposit and daily balance: \$1,000

Daily Balance	Interest Rate	APY
\$0.01-\$9,999.99	.50	.50
\$10,000-\$49,999.99	.60	.60
\$50,000.00+	.70	.70

FREE CHECKING

Minimum deposit to open \$100
 No minimum balance requirement
 No monthly service charge
 Free Online Banking
 Free Online Bill-Pay Services
 Free Telephone Banking
 Free Mobile Banking

CD RATES

	Interest Rate	APY
3-MONTH CD	.75	.75
6-MONTH CD	1.00	1.00
12-MONTH CD	1.64	1.65
12-MONTH ADD-ON CD	1.49	1.50
18-MONTH CD	1.74	1.75
2-YEAR CD	1.99	2.00
3-YEAR CD	2.23	2.25
4-YEAR CD	2.48	2.50
5-YEAR CD	2.72	2.75

Minimum deposit and balance for above accounts: **12-Month Add-On CD: \$100, all other CDs: \$2,500**

Interest compounds quarterly
 All CDs automatically renew at maturity
 APY = Annual Percentage Yield
 Penalty for early withdrawal

Effective: May 15, 2019

All rates are subject to change without notice
 Fees may reduce earnings.

 Equal Housing Lender Member FDIC

CD SPECIALS—NEW MONEY

	Interest Rate	APY
2-YEAR BUMP CD*	2.48	2.50
26-MONTH CD*	2.72	2.75

Minimum deposit and balance for above accounts: **\$2,500**

Money not currently held with Sunset Bank
 Interest compounds quarterly

*-CD automatically renews to a 24 month CD at maturity

APY = Annual Percentage Yield

Penalty for early withdrawal

CD SPECIALS—RENEWALS

	Interest Rate	APY
9 MONTH CD	2.48	2.50
15 MONTH CD**	2.72	2.75
29 MONTH CD***	2.97	3.00

Minimum deposit and balance for above accounts: **\$2,500**

Interest compounds quarterly

** -CD automatically renews to a 12 month CD at maturity

*** -CD automatically renews to a 24 month CD at maturity

APY = Annual Percentage Yield

Penalty for early withdrawal

Truth-In-Savings Disclosures

Free Checking Account

Minimum balance to open account – You must deposit \$100.00 to open this account.

No minimum balance requirement.

No monthly service charge.

Unlimited check writing.

Tiered Money Market Account

Rate Information – Your interest rate and annual percentage yield may change.

Frequency of rate changes – We may change the interest rate on your account at any time.

Determination of rate – At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency – Interest will be compounded every month. Interest will be credited to your account every month.

Minimum balance to open the account – You must deposit \$1,000.00 to open this account.

Minimum balance to avoid imposition of fees – A monthly service charge fee will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle. Refer to separate fee schedule for charge.

Daily balance computation method – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits – Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations – Transfers from a Tiered Money Market account to another account or to third parties by preauthorized, automatic, telephone, check or computer transfer are limited to six per monthly statement cycle.

Health Savings Account

Rate Information – Your interest rate and annual percentage yield may change.

Frequency of rate changes – We may change the interest rate on your account at any time.

Determination of rate – At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency – Interest will be compounded every month. Interest will be credited to your account every month.

Daily balance computation method – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits – Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Statement Savings Account

Rate Information – Your interest rate and annual percentage yield may change.

Frequency of rate changes – We may change the interest rate on your account at any time.

Determination of rate – At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency – Interest will be compounded every quarter. Interest will be credited to your account every quarter.

Minimum balance to open the account – You must deposit \$250.00 to open this account.

Minimum balance to avoid imposition of fees – A monthly service charge fee will be imposed every statement cycle if the balance in the account falls below \$250.00 any day of the cycle. Refer to separate fee schedule for charge.

Daily balance computation method – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits – Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction Limitations – Transfers from a Statement Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per monthly statement cycle.

High Yield Savings Account

Rate Information – Your interest rate and annual percentage yield may change.

Frequency of rate changes – We may change the interest rate on your account at any time.

Determination of rate – At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency – Interest will be compounded every quarter. Interest will be credited to your account every quarter.

Minimum balance to open the account – You must deposit \$1,000.00 to open this account.

Minimum balance to avoid imposition of fees – A monthly service charge fee will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle. Refer to separate fee schedule for charge.

Daily balance computation method – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits – Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction Limitations – Transfers from a High Yield Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per monthly statement cycle.

Club Account

Rate Information – Your interest rate and annual percentage yield may change.

Frequency of rate changes – We may change the interest rate on your account at any time.

Determination of rate – At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency – Interest will not be compounded. Interest will be credited to your account at club maturity.

Effect of closing an account – If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits – Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction Limitations – If any withdrawal is made from this account before club maturity then this account may be closed. Your club account balance will be paid out annually in October.

Common Features

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

Please refer to our separate fee schedule for additional information about charges.

Check Printing(Fee depends on style and quantity of check ordered).

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.


All rates are subject to change without notice. Fees may reduce earnings.

The logo for Sunset Bank features the words "Sunset" and "Bank" in a large, serif font. Above the word "Sunset" is a stylized sunburst graphic.

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SunsetBankAndSavings.com

 Equal Housing Lender Member FDIC