

# Suncoast Smart Checking Account Overview



## BASIC TERMS AND CONDITIONS

Account Opening and Usage	Minimum Deposit Needed to Open Account	<b>\$25</b>	(\$5 for Teen Checking)
	Monthly Maintenance Fee	<b>\$0</b>	
	Account Closing Fee	<b>\$0</b>	
	ATM Fees	<b>\$0</b>	For using any Suncoast ATM
	ATM Fees	<b>\$1</b>	For balance inquiry at non-Suncoast ATM
	ATM Fees	<b>\$1.50</b>	For withdrawal at non-Suncoast or non-CO-OP ATM
	Stop Payment Fee	<b>\$10</b>	Per item when requested thru SunNet* or SunTel**
	Stop Payment Fee	<b>\$29</b>	Per item when requested in person or by phone
Overdraft Information and Fees	Overdraft Transfer Fee	<b>\$0</b>	Overdraft protection is free for transfers from designated savings, money market, line of credit or credit card accounts.
	Overdraft Paid Fee	<b>\$29</b>	Per account per day for transactions we pay as a result of insufficient or uncollected funds; members must qualify for our discretionary Courtesy Pay program. Courtesy Pay does not apply to everyday debit card transactions unless you separately request this service. Courtesy Pay does not apply to ATM transactions. Paid items of \$15 or less are not charged a fee.
	Overdraft Return Fee (non-sufficient funds/NSF)	<b>\$29</b>	For each check or ACH item we do not pay as a result of insufficient or uncollected funds.
	Returned Deposit Check Fee	<b>\$10</b>	For each deposit returned because of inability to collect funds.
Processing Policies	Suncoast makes every effort to post items presented on your account in the following order:		
	Posting Order (the order in which transactions are processed)		<ol style="list-style-type: none"> <li>1. Deposits at the time received.</li> <li>2. Debit card transactions in the order received.</li> <li>3. ACH debits in the order received.</li> <li>4. Checks received, from the lowest to highest.</li> </ol>
Dispute Resolution	Funds Availability Policy (when funds deposited into your account are available)		<ul style="list-style-type: none"> <li>♦Cash deposit with teller: immediately</li> <li>♦Cash <b>only</b> deposit at Suncoast ATM: immediately</li> <li>♦Check deposit with teller: immediately (checks may be subject to hold)</li> <li>♦Check deposit at ATM; immediate (checks may be subject to hold)</li> <li>♦Direct deposit: same business day</li> <li>♦Wire transfer: same business day</li> </ul> <p>♦If something causes a longer hold on a deposit, the first \$200 of that deposit will be made available the same business day of the deposit.</p> <p>A "business day" is a non-holiday weekday. The end of business day is no earlier than 6 p.m.</p> <p>This represents our general policy. For specific details please see the Funds Availability Policy in the Account Agreement and Disclosure.</p>
	Dispute Resolution Agreement		<p>For disputes regarding accounts or service, notify the Members Care Center. You may request escalation of your issue with the credit union. We will do our best to resolve the issue directly with you.</p> <p>If we are unable to resolve the dispute to your satisfaction, you may contact the National Credit Union Administration.</p>

\*SunNet is our 24/7 Online Banking Service.  
 \*\*SunTel is our 24/7 Phone Banking Service.