



PERSONAL BANKING



banking for a
brighter tomorrow

A Division Of Banterra Bank | MEMBER FDIC



Welcome

We know you've worked hard for your financial security. You've put money away through the years, likely when it wasn't always easy to do so, in order to prepare for unexpected needs and your retirement.

Our entire goal is to help you earn more on your money. Whether it is a lifetime of savings or an effort that you are just beginning, you deserve a financial partner that will help you reach your goals.

It's banking simplified. Offer incredible rates and keep it simple. Combine it with the best in security and make sure the service we offer is personal and unmatched from our competition.

We're helping you plan ahead as well as giving you peace of mind for your financial needs today.

We are Sun Canyon Bank.
Banking For A Brighter Tomorrow.

Banking That Fits Your Lifestyle

At Sun Canyon Bank, we offer smart banking solutions, personal service and opportunities to earn more on your money. We keep things simple and convenient for you.

Accounts Built With You In Mind

Each one of Sun Canyon's accounts include features to fit your needs.



Digital Banking - Enjoy 24/7 banking with Sun Canyon's Digital Banking for desktop and mobile devices. From checking account balances to making deposits and paying bills, you can manage your money easily.



Bill Pay - Set up one-time bill payments or recurring bill payments to conveniently pay your bills each month on your schedule.



Mobile Check Deposit - Deposit checks from anywhere using your mobile device. Just snap a photo and submit using Sun Canyon's Digital Banking. It's that easy!



Person-To-Person (P2P) Pay - P2P Pay is another great benefit of Sun Canyon's Digital Banking service and allows you to send money to anyone with just a couple clicks.



Sun Canyon Visa® Debit Card - Safely pay for purchases with a card that automatically debits the funds from your account, allows you to withdraw cash from ATMs/ITMs nationwide, plus other great features.



E-Statements - Automatically view, print or download up to 18 months of checking or savings statements when you enroll in Sun Canyon's Digital Banking.



Personal Banking Products¹

Sun Canyon CD

Take advantage of Sun Canyon's competitive rates with a Certificate of Deposit (CD).

- A smart, no-worry investment option with a guaranteed rate of return².
- Simple, short terms ranging from six-months to two-years.
- Minimum deposit of \$5,000 to open account.

Sun Canyon Gold Money Market³

Enjoy this smart savings option with the flexibility of check writing while earning interest on balances of \$2,500 or more.

- A higher-interest option than regular savings, plus the convenience of check writing.
- Maximize your interest potential with tiered balances.
- Minimum deposit of only \$2,500 to open account.
- No fee if this account maintains a \$2,500 daily balance or \$5,000 combined average balance in identified checking, savings, money market, or minimum balance⁴ in certificate of deposit (CD) and/or IRAs. A minimal \$10 monthly fee will be charged when balance requirements are not maintained.

Sun Canyon Gold Savings⁵

Sun Canyon Gold Savings is an easy way to earn interest on funds that fluctuate between higher and lower balances.

- Interest is based on tiered balances, so the more you save, the more you earn.
- Minimum deposit of \$250 to open account.
- No fee if this account maintains a \$250 daily balance or \$2,500 combined average balance in identified checking, savings, money market, or minimum balance⁴ in certificate of deposit (CD) and/or IRAs. A minimal \$5 monthly fee will be charged when balance requirements are not maintained.

Sun Canyon Interest Checking

Have the convenience of a checking account and debit card, while earning interest on your money.

Minimum Requirements:

- \$50 minimum opening deposit.
- \$2,500 minimum daily balance to earn interest⁶.
- Option of no monthly fee. \$5 monthly fee can be avoided by one of the following:
 - \$5,000 daily balance is maintained in this checking account.
 - \$20,000 combined average balance in this account, identified checking, savings and money markets or minimum balance in certificate of deposit (CD). Minimum balance equals the current balance at the beginning of each statement period.

Sun Canyon Simplified Checking

Simplified checking offers essential services while emphasizing sustainability through paperless options.

Minimum Requirements:

- \$50 minimum opening deposit.
- Option of no monthly fee. \$5 monthly fee can be avoided by one of the following:
 - \$500 daily balance is maintained in this checking account.
 - \$2,500 combined average balance in this account, identified checking, savings and money markets or minimum balance in certificate of deposit (CD). Minimum balance equals the current balance at the beginning of each statement period.
 - Two (2) direct deposits per statement cycle.
 - Eight (8) Sun Canyon Visa[®] Debit Card purchases per statement cycle.
 - Account holder is military, including active duty, reserves, or veterans (with proof of military status).
 - Account holder is a student (age 24 or younger with proof of student status).
 - Primary or secondary account holder is age 60 or over.

Sun Canyon Private Banking Checking

Private Banking⁷ offers busy customers a personal banker to help manage their finances and take care of their banking needs, both personal and business.

- No fees on everyday banking⁸.
- Dedicated, personal service with a Private Banker.
- Increased limits from our product suite.
- Free items like basic checks, cashier's checks, online and paper statements.

CDARS®

For customers who want FDIC insurance beyond deposits of \$250,000 and the convenience of working with one bank, CDARS⁹ (Certificate of Deposit Account Registry Service) offers multi-million-dollar FDIC insurance through a network membership of qualified banks. Sun Canyon is part of this unique network of qualified banks and happy to offer this service to you.

ICS®

Similar to CDARS, ICS⁹ (Insured Cash Sweep) provides multi-million-dollar FDIC insurance, but with more accessibility to your funds. Funds are placed in money market accounts, divided among other FDIC-insured network banks in amounts below the standard FDIC insurance maximum. Customers have the same convenience of working with only our bank that you know and trust.



¹ Bank products and services are offered by Sun Canyon Bank™, a division of Banterra Bank®. All deposit accounts through Sun Canyon Bank are FDIC insured through Banterra Bank (up to balances of \$250,000; CDARS and ICS products provide multi-million-dollar FDIC insurance through a bank network program). All deposit accounts of the same ownership and/or vesting held at Banterra Bank are combined and insured under the same FDIC Certificate 17514. All deposit accounts through Sun Canyon Bank are not separately insured by the FDIC from other deposit accounts held with the same ownership and/or vesting at Banterra Bank.

² Penalty for early withdrawal on CDs. CD is automatically renewed for the same term at the interest rate available at the time.

³ Minimum of \$2,500 to open account and earn interest. Tiers for Sun Canyon Gold Money Market include \$2,500 - \$99,999.99; \$100,000+. Money market rates are subject to change, fees may reduce earnings. Withdrawal limitations apply.

⁴ The CD minimum balance equals the current balance at the beginning of each statement period.

⁵ Tiers for Sun Canyon Gold Savings include: \$250 - \$24,999.99; \$25,000 - \$99,999.99; \$100,000 - \$249,999.99; \$250,000+. Withdrawal limitations apply.

⁶ Tiers for Sun Canyon Interest Checking include: \$2,500 - \$24,999.99; \$25,000 - \$49,999.99; \$50,000+.

⁷ Contact your local branch for full details.

⁸ Everyday banking includes Private Banking personal and business checking, digital banking, money market and CD accounts, debit card and ATM use.

⁹ Deposit placement through CDARS or ICS is subject to the terms, conditions, and disclosures in applicable agreements. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one destination bank, a depositor's balances at the institution that places deposits may exceed the SMDIA (e.g., before settlement for deposits or after settlement for withdrawals) or be uninsured (if the placing institution is not an insured bank). The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through CDARS or ICS satisfies any restrictions on its deposits. A list identifying IntraFi network banks appears at External Link Opens To The IntraFi Networks Website. www.intrafi.com/network-banks. The depositor may exclude banks from eligibility to receive its funds. IntraFi, CDARS, One Bank One Rate One Statement are registered trademarks, and the IntraFi logo and IntraFi hexagon are service marks, of IntraFi Network LLC.



Benefits of Sun Canyon's Debit Card

Sun Canyon's Visa® Debit Card allows easy worldwide and online purchases, with funds directly debited from your checking account. Users can also access ATMs for withdrawals, balance checks, and fund transfers.

Key features include:

- Contactless payments for quick transactions
- EMV-chip technology for enhanced security
- Ability to control card status via Sun Canyon's Digital Banking with digital wallet apps like Apple Pay®, Google Pay®, and Samsung Pay®.

Digital Banking

Sun Canyon's Digital Banking offers 24/7 convenience for customers with busy schedules. It includes both online and mobile banking on a single platform, allowing users to enroll on either a computer or mobile device seamlessly.

Go to suncanyon.bank to register for Digital Banking and download our app.

Downloading Sun Canyon's Mobile App is easy!

- Go to suncanyon.bank.
- Go to App Store or Google Play Store on your mobile device and search "Sun Canyon".



GET IN TOUCH

Suncanyon.bank

Customer Care
855-423-4602

LOCATIONS

13503 Camino Del Sol
Sun City West, AZ 85375
Located in Safeway
480-559-8400

10736 W. Bell Rd.
Sun City, AZ 85351
Located in Bell Camino Center
480-808-2210