

SCHEDULE OF FEES AND SPECIAL SERVICES—PERSONAL ACCOUNTS

NON-INTEREST BEARING CHECKING ACCOUNT	
• Monthly Balance Service Charge	\$0.00
• Minimum Balance Required	\$0.00
• Charge for First Order of Checks	\$0.00
Minimum Balance to Open Account is \$100.00	
INTEREST BEARING CHECKING ACCOUNT (NOW)	
• Monthly Service Charge	\$12.00
Minimum balance to open account is \$100.00. Minimum balance service charge if the daily balance drops below \$1,000.00 any day of the monthly statement cycle.	
SENIOR NON-INTEREST BEARING CHECKING	
• Monthly Balance Service Charge	\$0.00
• Minimum Balance Required	\$0.00
• Charge for Senior Style Checks	\$0.00
Senior Account = 55 years of age and over. Minimum balance to open account is \$100.00.	
MONEY MARKET DEPOSIT ACCOUNT (MMDA)	
• Monthly Balance Service Charge	\$12.00
Minimum balance to open account is \$2,500.00. Minimum balance service charge if the daily balance drops below \$2,500.00 any day of the monthly statement cycle.	
STATEMENT SAVINGS ACCOUNT	
• Monthly Balance Service Charge	\$4.00
• Excessive Withdrawal Fee	\$3.00
Minimum balance to open account is \$100.00. Minimum balance to open account for minors age 16 and under is \$10.00. Minimum balance service charge if the daily balance drops below \$400.00 any day of the month. Does not apply to minors under the age of 16. Excessive Withdrawal Fee for each withdrawal in excess of 3 during the monthly statement cycle.	
PASSBOOK SAVINGS ACCOUNT	
• Monthly Balance Service Charge	\$4.00
• Replacement of lost Passbook	\$5.00
Minimum balance to open account is \$100.00 Minimum balance to open account for minors age 16 and under is \$10.00. Minimum balance service charge if the daily balance drops below \$400.00 any day of the month. Does not apply to minors under the age of 16.	
CHRISTMAS CLUB STATEMENT ACCOUNT	
• Monthly Balance Service Charge	\$0.00
Minimum balance to open account is \$10.00.	

Revised 06/2010

ELECTRONIC SERVICES	
• Telephone Banking	FREE
• Personal Internet Banking	FREE
• Bill Payment Services	FREE
SCHEDULE OF FEES—Personal Accounts	
• Overdraft Fee or Return Item Fee (per item)	\$30.00
• Stop Payment Fee	\$30.00
• Charge for duplicate copy-cancelled check or Statement	\$5.00
• Charge for special statement	\$8.00
• Charge per hour for statement reconciliation	\$30.00
• Charge for check printing—depends on Style	Style
• Dormant Account Fee—monthly	\$10.00
Dormant Accounts represent no customer contact on a checking account for one (1) year.	
• Charge for third party returned check	\$5.00
• Account closed within first ninety (90) days	\$30.00
• Research per hour	\$30.00
• Charge for each photocopy	\$0.25
• Return mail fee, per month after 2nd cycle	\$5.00
• Money Order:	Customers \$2.00 Non-Customers \$4.00
• Notary Fee:	Customers No Fee Non-Customers \$5.00
• Cashier's Check (Customers Only)	\$5.00
• Incoming Wire Fee	\$10.00
• Outgoing Wire Fee (Domestic)	\$20.00
• Outgoing Wire Fee (Foreign)	\$40.00
• Levies or Garnishments	\$75.00
• Collection Recovery Fee (closed w/ negative bal)	\$15.00
• IOTA Account—monthly	\$10.00
The Schedule of Fees and Special Services may be changed from time to time with 30 days' notice.	

VISA CHECK (DEBIT) CARD	
• Purchase transaction or balance inquiry	No Fee
• Cash Withdrawal	* No Fee
• Replacement of lost or stolen card	\$5.00
*Terminal fees may apply. Visa's zero liability policy for check (debit) cards do not apply to ATM transactions or to PIN transactions not processed by VISA.	
Limits—(Per 24-Hour Period)	
• Cash Withdrawal	\$600.00
• Outstanding purchase limit	\$1,500.00
SAFE DEPOSIT BOX RENTAL*	
• 3 x 5 Safe Deposit Box annual rent	\$25.00
• 5 x 5 Safe Deposit Box annual rent	\$35.00
• 3 x 10 Safe Deposit Box annual rent	\$50.00
• 5 x 10 Safe Deposit Box annual rent	\$70.00
• 10 x 10 Safe Deposit Box annual rent	\$100.00
• Initial Key Deposit	\$10.00
• Charge for Lost Key (1 lost key)	\$15.00
• Refundable deposit for 2 keys returned	\$10.00
• Safe Deposit Box drilling charge	\$150.00
• Late charge for rent 10 days past due	\$5.00
*Safe Deposit Box contents not insured by FDIC or Sunshine State Federal	
OTHER SERVICES	
• Certificates of Deposit	Ask Us
• Retirement Plans	Ask Us
• Home Mortgage & Home Equity Loans	Ask Us
• Consumer Loans	Ask Us
• Auto, Truck, Boat, RV Loans	Ask Us
• Savings Secured Loans	Ask Us
• Visa Travel Money Cards**	Ask Us
• Night Deposit	Ask Us
• Accounts, Loans & Services for your Business	Ask Us
** VISA Travel Cards are not insured by the FDIC or Sunshine State Federal Savings.	

COMMERCIAL CHECKING ACCOUNT

A competitive earnings credit will be calculated on commercial accounts at 90% of the three-month U. S. Treasury constant maturity rate on the month's investible positive average collected balance. The earnings credit is used to offset activity charges. If the earnings credit is higher than the activity charge, no charge will appear on your statement. If the earnings credit is lower, the difference will appear as a charge on your statement.

● Monthly maintenance fee	\$13.00
● Per item deposited	\$ 0.11
● Per item paid	\$ 0.15
● Negative average collected balance	Prime + 2%

SMALL BUSINESS CHECKING ACCOUNT

This account is available to sole proprietors, partnerships, and corporations. This account is non-interest bearing and does not offer an earnings credit.

● Monthly maintenance fee	\$ 0.00
● Up to 150 items deposited or paid per month	\$ 0.00
● Over 150 items deposited/paid per month—per item	\$ 0.35

INTEREST BEARING COMMERCIAL CHECKING ACCOUNT

This account is available to sole proprietors and certain not-for-profit corporations. We pay a competitive rate of interest on your average collected balance, compounded daily.

● Monthly maintenance fee (average collected balance over \$3,000)	\$ 0.00
● Monthly maintenance fee (average collected balance below \$3,000)	\$14.00
● Up to 100 items deposited each month	\$ 0.00
● More than 100 items deposited each mo. —per item	\$ 0.11
● Up to 50 items paid each month	\$ 0.00
● More than 50 items paid each month—per item	\$ 0.15

SCHEDULE OF FEES—Business Accounts

● Third Party Returned Check	\$ 5.00
● Stop Payment Fee	\$30.00
● Overdraft Fee or Returned Item Fee (per item)	\$30.00
● Research or Statement Reconciliation Fee (per hour)	\$30.00
● Duplicate copy of cancelled check	\$ 5.00
● Charge for Special Statement	\$ 8.00
● Registered Money Services Business—per month	\$150.00
● Account closed within first 90 days	\$30.00
● Charge for each photo copy	\$.25
● Money Order:	
Customer	\$ 2.00
Non-Customer	\$ 4.00
● Cashier's Check (Customers Only)	\$ 5.00
● Incoming Wire Fee	\$10.00
● Outgoing Wire Fee—Domestic	\$20.00
● Outgoing Wire Fee—Foreign	\$40.00
● Levy or Garnishment	\$75.00
● Collection Recovery Fee (closed acct w/ neg balance)	\$15.00
● Vault Services:	
Per Change Order	\$ 2.00
Per Strap (including partial strap)	\$.50
Per Roll	\$.10
● VISA Business Check Card: Replace lost/stolen card	\$ 5.00
\$5,000 purchase limit or balance inquiry	\$0.00
● Internet user charge of \$15.00 may apply based on level of usage.	

www.sunshinestatefederal.com

Plant City

Main Office

102 West Baker Street, Plant City, FL 33563

813-752-6193

Walden Woods Office

2400 Jim Redman Parkway, Plant City, FL 33566

813-754-1844

Brandon Office

420 West Brandon Blvd., Brandon, FL 33511

813-689-1271

Riverview Office

7459 U.S. Highway 301 S., Riverview, FL 33578

813-677-7102

Zephyrhills Office

36450 Eiland Blvd., Zephyrhills, FL 33541

Mailing: P. O. Box 2575, Zephyrhills, FL 33539-2575

813-782-9593

Lobby Hours—All Offices

9:00 a.m. - 4:00 p.m. Monday through Thursday

9:00 a.m. - 6:00 p.m. Friday

Loan Department - Main Office

9:00 a.m. - 5:00 p.m. Monday through Thursday

9:00 a.m. - 6:00 p.m. Friday

Drive-In Hours

All offices, except Zephyrhills

8:00 a.m. - 6:00 p.m. Monday through Friday

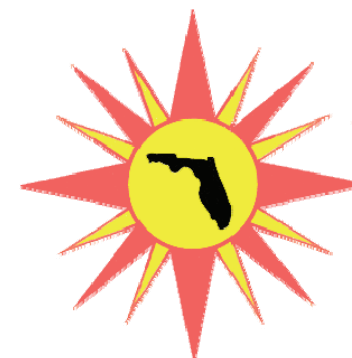
Zephyrhills Office

8:30 a.m. - 4:00 p.m. Monday through Thursday

8:30 a.m. - 6:00 p.m. Friday

SUNSHINE STATE FEDERAL SAVINGS

SCHEDULE OF FEES AND SPECIAL SERVICES



SUNSHINE STATE FEDERAL SAVINGS

Hometown Banking on a First Name Basis!

Super People ••• Super Service

