

Dear Valued Customer,

Thank you for trusting Sunrise Bank with your banking needs. We are committed to you and appreciate your loyalty. Keeping you informed of any changes is important to us. By now, you have received two postcard mailings leading up to these exciting changes.

***Beginning August 14, 2023, we are making the following additions to our product line:***

- Senior Checking
- Junior Checking
- IRA Savings
- Essential Checking
- ICS Demand Deposit
- ICS Money Market

Please refer to the enclosed terms and conditions booklet provided, for information pertaining to the Senior Checking, Junior Checking, IRA Savings and Essential Checking.

**Note:** *With ICS® you can access multi-million dollar FDIC protection on deposits placed in money market/ deposit accounts all through Sunrise Bank. To learn more, visit any branch or call 407-745-4545.*

You will receive two bank statements during the month of August. One statement dated 8/10/23 and another statement that will be produced at the regular statement cycle period, occurring 8/31/2023. Monthly service charge fees will be waived for both the 8/10 and 8/31 statement cycles.

Your new contactless debit card will arrive mid to late July. You may activate the new card on August 14th. Please continue to use your current card until this time. Your debit card number will change. You will want to update your debit card information for any recurring transactions you may have.

**Digital Wallet** provides a means to make a purchase using the digital wallet on your smartphone, opposed to presenting your plastic debit card. If you currently use digital wallet via Apple Pay or Google Pay, you will want to remove your existing debit card on 8/14 and add your new debit card to utilize this service.

Effective 8/13, online banking users will continue to log into [www.Sunrise.Bank](http://www.Sunrise.Bank) using your existing username. Your password will default to the last four digits of your Tax ID number for business accounts or the last four digits of your Social Security number for personal accounts. Online Banking will be unavailable from 4:30 pm 8/10 and will resume early morning 8/13.

**Bill Pay** payees will automatically move over to the new platform. Bill Pay will be unavailable from 4:30 pm on 8/9 and will resume on 8/14. The last date to submit a bill payment, prior to these changes, is 8/9. Mobile app users will need to remove the old Sunrise Bank App and download the new Sunrise Bank App, titled Sunrise Bank Mobile. Please visit the App store for IOS and Google Play for Android on 8/14. Businesses who would like to make mobile deposits, must download an additional App titled **Sunrise Bus Dep.** This can be downloaded in the App store for IOS and Google Play for Android devices, on 8/14.

This App is only meant for business accounts.

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**Mobile Deposits** will be accepted until 3:00 pm 8/10 and will resume again 8/14.

Your **Checking, Money Market, Savings, Certificates of Deposit,** and **IRA** account numbers will not change. Loan account numbers will also remain the same. You will notice a new refreshed look of your monthly loan statement.

By continuing to provide you with a variety of Treasury Management Services such as Remote Deposit Capture, Positive Pay, Sweep Products, ACH Origination and Online Wires, we have also added a few exciting new features such as a customizable online banking platform, improved mobile App, as well as a personal financial management tool, to name a few.

**Note: Customers who are currently enrolled in the Choice Savings Personal or Business Choice Savings product, will convert to the 12-month personal or business CD, at maturity. Original terms and conditions will be honored until the Certificate of Deposit (CD) matures. While we will no longer offer this product as of August 10, 2023, we will continue to offer competitive Money Market, Savings and CD Rates. Please refer to the enclosed brochure.**

If you have any questions, please contact your local lending officer or branch representative and they will be happy to assist. We value you as a customer and are honored to be your local Community Bank.

Thank you!  
**Sunrise Bank**

## Key Dates to Remember

### ONLINE BANKING

Unavailable from 4:30 pm EST August 10th.  
Service will resume at 12:00 am EST August 13th.

### BILL PAY

Unavailable from 4:30 pm August 9th.  
Service will resume August 14th.  
The last date to submit a payment is Wednesday, August 9th.

### MOBILE DEPOSITS

Accepted until 3:00 pm August 10th.  
Service will resume August 14th.

### INTERNAL TRANSFERS

Transfers received after 4:30 pm August 10th will be disabled.  
Service will resume August 14th.

### EXTERNAL TRANSFERS

Last day to schedule transfers is August 8th.  
Service will resume August 14th.

### NEW DEBIT CARDS

Debit cards will be mailed by the end of July.  
Cards should be activated August 14th.  
Current cards can be used until this date.

### REMOTE DEPOSIT CAPTURE

Available for deposit processing until August 10th.  
Service will resume on August 14th.

### ACH FILE ORIGINATION

Last day to originate an ACH file on the current system is August 8th.  
Service will resume August 14th.

[www.sunrise.bank](http://www.sunrise.bank)

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