



**GOOD
VIBES**

Legendary service. Locally operated. Vested in your success.

Bank brighter with some very special rates.

Hurry - these specials end January 31!

**Auto Loans
as low as**

**2.29%
APR**

**Any make,
any year,
up to 60 months**

**15 Month
Certificate**

**2.85%
APY***

*APY (Annual Percentage Yield) is accurate as of November 28, 2018. 2.85% APY based on 15-month certificate special for new money only. Minimum opening deposit of \$500 and must maintain \$500 minimum balance to earn advertised rate. Early withdrawal penalties apply. Fees may reduce earnings. The 15-month certificate special will automatically renew into Sunmark's 12-month certificate at the prevailing rate at the time of maturity. The special rate will be available until January 31, 2019 and only at the Delmar branch. Speak with a Sunmark representative for current rate information as well as applicable fees and terms. Offer subject to change.

**Money Market
Rate**

**1.25%
APY***

*APY (Annual Percentage Yield) is accurate as of November 28, 2018. 1.25% APY based on money market special for new money only. Minimum opening deposit of \$10,000 and must maintain \$10,000 minimum balance to earn advertised rate. The special rate offer will be available until January 31, 2019 and only at the Owens Corning or Delmar branch. Promotional rate is effective for 12 months from the opening date. After the first 12 months, rate is variable and may change in accordance with Sunmark's rates and tiers as outlined on our website. Speak with a Sunmark representative for current rate information as well as applicable fees and terms. Fees may reduce earnings. Offer subject to change.

**Open a
Checking
Account and
receive a \$150
cash bonus
from us!***

**\$150
CASH BONUS***

*To receive the offer described, the recipient must not be a current Sunmark member. To qualify for this offer, new members must open a checking account with a \$20 minimum opening deposit and have a direct deposit of at least \$250 made into the checking account within 60 days of account opening. Account must be opened by January 31, 2019. All members must meet initial requirements and remain in good standing in order to qualify. If all qualifications are met by March 31, 2019, \$150 will be deposited into the member's checking account by April 20, 2019. Sunmark Federal Credit Union employees and volunteers are not eligible to receive bonus. All accounts are subject to our normal approval process. Can be combined with other offers at the discretion of Sunmark. A 1099-INT may be issued.

Federally Insured by NCUA