



Why Sun Canyon



SUPERIOR RATES

We monitor the competition to ensure that our rates earn your business.



SIMPLE

We keep things simple. We offer products that bring the most value to your hard-earned money. Period.



SECURE

With a dedicated security team investing in top resources, we've made it our number one priority to keep your information safe and secure from potential cyber threats.



STRENGTH

Sun Canyon Bank is the western division of one of the top privately-owned banks in the nation.



SERVICE

We value each customer and strive to show that with consistent, unmatched, personal service.



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.

Contact Us

13503 Camino Del Sol
Sun City West, AZ 85375
855-423-4602

suncanyon.com

banking for a
brighter tomorrow

A Division Of Banterra Bank | MEMBER FDIC



Our products provide a secure investment, insured by the FDIC¹, all with low-minimum deposits to open.

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: six-month, one-year, and two-year
- Minimum deposit of \$1,000 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 Sun Canyon CD⁴, Gold Savings, Gold Money Market or Interest Checking accounts. 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 Sun Canyon CD⁴, Gold Savings, Gold Money Market or Interest Checking accounts. 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.

- Interest is based on tiered balances⁶, the higher the account balance, the more you earn
- Free Sun Canyon Visa[®] Debit Card and Direct Deposit
- Free Unlimited Check Writing and Foreign ATM Transactions⁷
- First box of standard checks are free; 50% off future orders
- Free paper statements
- Free official checks and money orders
- Minimum deposit of only \$1,000 to open account
- No fee if this account maintains a \$5,000 minimum daily balance or \$20,000 combined average balance in identified Sun Canyon CD⁴, Gold Savings, Gold Money Market or Interest Checking accounts. A minimal \$5 monthly fee will be charged when balance requirements are not maintained.

CDARS[®]

For customers that want multi-million-dollar FDIC insurance for CD deposits and the convenience of working with one bank, CDARS[®] (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, ICS[®] (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 No Sun Canyon fee on up to eight(8) non-Sun Canyon ATM transactions, or up to \$25, per statement cycle.

⁸ Placement of your funds through the ICS service or CDARS service is subject to the terms, conditions and disclosures set forth in the agreements you enter into with us, including the applicable Deposit Placement Agreement. Limits apply and customer eligibility criteria may apply. ICS program withdrawals are limited to six per month when using the ICS savings option. ICS and CDARS are registered service marks of Promontory Interfinancial Network, LLC.

Digital Banking

We know that our customers have hectic schedules and any way we can offer convenience to them, we strive to do so. With Sun Canyon's Digital Banking including online and mobile, banking is available 24 hours a day, seven days a week.

Digital Banking includes online and mobile - all in one platform, so whether you enroll on a computer or use your mobile device, you are automatically setup for both.

- View summary of accounts and balances
- See account activity and transaction history
- Move money between Sun Canyon accounts
- Mobile Check Deposit
- Bill Pay
- Person-To-Person Pay
- Online Statements
- View and print check images
- Download account activity to Quicken[®] or QuickBooks[®]
- Mark debit cards on/off if they are lost or stolen
- Utilize easy logins - Auto, PIN, Touch ID or Face ID



Digital Wallet

With Digital Wallet, simply load your Sun Canyon Visa[®] Debit Card into your mobile pay app and then shop in store or online for easy payments. We support a number of mobile pay apps including Apple Pay, Google Pay and Samsung Pay. Digital Wallet is a safe and secure way to shop, with each wallet solution having top security systems in place.

Person-To-Person

With Person-To-Person (P2P) Pay, you can pay individuals next door or around the world with a simple feature on your Sun Canyon Mobile App or when you log in to Sun Canyon Digital Banking. Simply click on "Move Money" from the main menu, and go to "My Payees" and "Person-To-Person." From there, enter first and last name of recipient and if you want the person notified by email or text, or if you simply want to pay directly to the recipient's debit card. It's really that easy...no need to mail checks or find cash.

Telephone Banking

Banking is just a phone call away with BankCall 24/7, Sun Canyon's telephone banking service. Simply call 877-859-BANK (2265) and you'll have a range of banking options available including:

- Account activity and transaction history
- Transfer funds or make a payment
- Mark debit cards on/off if they are lost or stolen
- Change telephone banking PIN



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

Downloading Sun Canyon's Mobile App is easy!

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

