

# Try one of our Checking accounts!

Free Mobile Banking • Free Remote Deposit Capture (RDC) • Free BillPay • Loan Discounts

	Free Checking	Choice Checking	Premier Rate Checking
Interest Earned	—	.10% APY <sup>1</sup>	5.00% APY <sup>2</sup> or 1.00% APY <sup>2</sup>
Dividends Paid	—	Monthly	Monthly
Remote Deposit Capture (RDC) <sup>3</sup>	Free	Free	Free
Person To Person Payments (P2P)	Free	Free	Free
BillPay	Free	Free	Free
Mobile Banking/Internet Banking	Free	Free	Free
Relationship Pricing	.25% APR <sup>4</sup> Vehicle Loan Discount	.25% APR <sup>4</sup> Vehicle Loan Discount	.25% APR <sup>4</sup> Vehicle Loan Discount
First Box of Checks	—	Free	Free
Average Monthly Balance	—	\$200 minimum required	—
Account Requirements	eStatements <sup>7</sup>	Direct Deposit or Avg. Monthly Bal.	10 POS <sup>5</sup> Transactions/Month
Fee If Requirements Not Met	\$2/Month for paper statement	\$3.95/Month	\$5.95/Month
Reserve Line of Credit <sup>6</sup>	No Annual Fee \$2.00 fee/Automatic Advance	No Annual Fee \$2.00 fee/Automatic Advance	No Annual Fee \$2.00 fee/Automatic Advance
Account Alerts	Free	Free	Free

## Open your SharePoint Checking account today!

(952) 930-0700 • [www.sharepointcu.com](http://www.sharepointcu.com) • Visit a branch location

<sup>1</sup>APY = Annual Percentage Yield. All checking accounts are subject to approval. Rates declared quarterly. <sup>2</sup>Rate will adjust to competitive market rate on one year anniversary. Existing Premier Rate Checking accountholders are not eligible for introductory rate. Interest paid on balances up to \$2,500. <sup>3</sup>Eligibility for RDC is subject to approval. Contact SharePoint for more details. <sup>4</sup>APR= Annual Percentage Rate. Receive a .25% discount for automatic payment from an active SharePoint Checking account. <sup>5</sup>Use Personal Identification Number to get money out of an ATM or cash back on select Point of Sale (POS) transactions. <sup>6</sup>The Reserve Line's APR is variable based on an index plus a margin of 6.75%. The current index being used is the Prime Rate as published by the Wall Street Journal. <sup>7</sup>A fee will be charged for each paper statement mailed to the member; this fee can be avoided by signing up for eStatements. SharePoint is an equal housing lender. Federally insured by the NCUA. Rates effective 1/9/2019 and subject to change without notice.