

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 ¹ | 5.00% APY ² or 1.00% APY ² |
| Dividends Paid | — | Monthly | Monthly |
| Remote Deposit Capture (RDC) ³ | 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 ⁴ Vehicle Loan Discount | .25% APR ⁴ Vehicle Loan Discount | .25% APR ⁴ Vehicle Loan Discount |
| First Box of Checks | — | Free | Free |
| Average Monthly Balance | — | \$200 minimum required | — |
| Account Requirements | eStatements ⁷ | Direct Deposit or Avg. Monthly Bal. | 10 POS ⁵ Transactions/Month |
| Fee If Requirements Not Met | \$2/Month for paper statement | \$3.95/Month | \$5.95/Month |
| Reserve Line of Credit ⁶ | 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 • Visit a branch location

¹APY = Annual Percentage Yield. All checking accounts are subject to approval. Rates declared quarterly. ²Rate 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 \$5,000 thereafter will earn the savings rate, currently .10% APY. ³Eligibility for RDC is subject to approval. Contact SharePoint for more details. ⁴APR= Annual Percentage Rate. Receive a .25% discount for automatic payment from an active SharePoint Checking account. ⁵POS = Point of Sale transaction. ⁶The 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. ⁷A 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 4/9/2019 and subject to change without notice.