

# SHARE POINT

CREDIT UNION

EFFECTIVE JANUARY 1, 2023

## BUSINESS ACCOUNT SERVICE FEES

### Account Services

Account Reconciliation/Research.....	\$40 per hour
Check Cashing ( <i>Non-Member</i> ).....	\$15 per check
Check Copy.....	\$5 per check
Checking Traditional- Per Item Fee.....	\$.20 each
Checking Enhanced- Minimum Balance Fee.....	\$8.95
Closed Account within 90 Days.....	\$10
Coin and Cash Orders.....	Varies
Counter Check.....	\$5 (up to 4)
Currency Deposit.....	Varies
History Print Out.....	\$2 each
Paper Statement/ Copy.....	\$5 each
Reserve Line ( <i>Automatic Advance</i> ).....	\$2 each
Share Savings ( <i>Auto Transfer to Cover Overdraft</i> ) .....	\$2 each
Stop Payment ( <i>Check/ ACH</i> ).....	\$30 per item

### Convenience Services

Payment Over the Phone.....	\$20 per transaction
Money Orders.....	\$2 each
Official Check.....	\$3 each

### ATM and Debit Cards

Card Replacement.....	\$15
Card Replacement-Rush.....	\$50
Foreign Transaction Fee.....	MasterCard will charge a 0.9% Cross-Border Fee for international debit transactions and an additional 0.2% Currency Conversion Assessment for performing currency conversion. Includes foreign online purchases.

### NSF (Non-Sufficient Funds) or Returned Items

Insufficient Funds Charge.....	\$30 per presentment <i>Maximum 5 charges per day</i>
Returned Deposit.....	\$5 per presentment
Returned Loan Payment.....	\$30 per presentment

### Wire Transfers

Incoming.....	\$10
International.....	\$60
Outgoing.....	\$30

### Other

Garnishment/Levy.....	\$75 per occurrence
Returned Statement.....	\$10 per occurrence

**Free Member Services**

BillPay.....	FREE
Internet & Mobile Banking.....	FREE
Notary ( <i>Call For Appointment</i> ).....	FREE
Person To Person Payments.....	FREE
Account To Account Payments.....	FREE

**All service charges and fees are subject to change.**

**CONTACT INFORMATION**

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