

SHARE POINT

CREDIT UNION

EFFECTIVE JANUARY 1, 2023

PERSONAL ACCOUNT SERVICE FEES

Account Services

Account Reconciliation/Research.....	\$40 per hour
Address Change Not Reported.....	\$10
Check Cashing (<i>Non-Member</i>).....	\$15 per check
Check Copy.....	\$5 per check
Closed Account within 90 Days.....	\$10
Counter Check.....	\$5 (up to 4)
History Print Out.....	\$2 each
Inactive Account Fee*.....	\$10 per month
<i>*No activity during past 12 months (excludes minor accounts)</i>	
Paper Statement Copy.....	\$5 per statement
Paper Statement Delivery (<i>See Free Services</i>).....	\$2 each
Reserve Line (<i>Automatic Advance</i>).....	\$2 each
Share Savings (<i>Auto Transfer to Cover Overdraft</i>)	\$2 each
Rolled Coin.....	\$.10 per roll
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
<i>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.</i>	

NSF (Non-Sufficient Funds) or Returned Items

Insufficient Funds Charge (<i>Returned</i>).....	\$30 per presentment
<i>Maximum 5 charges per day</i>	
Premium OD Usage Fee (<i>Paid</i>)	\$30 per presentment
Returned Deposit.....	\$5 per presentment
Returned Loan Payment.....	\$30 per presentment

Wire Transfers

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

Other

Duplicate Lien Release.....	\$10
Garnishment/Levy.....	\$75 per occurrence
Loan Refinance for Lower Rate.....	\$150 per loan
Subsequent Action Document Fee.....	\$50
Overnight Delivery.....	<i>Disclosed at time of transaction</i>
Returned Statement.....	\$10 per occurrence
Skip-A-Payment.....	\$30 each
Subordination Fee.....	\$250

Free Member Services

BillPay.....	FREE
Electronic Statements.....	FREE
Digital Wallet.....	FREE
Cards App	
Internet & Mobile Banking.....	FREE
Notary (<i>Call For Appointment</i>).....	FREE
Person To Person Payments.....	FREE
Account To Account Payments.....	FREE
Remote Deposit Capture.....	FREE
Coin Counting (<i>Where Available</i>).....	FREE

All service charges and fees are subject to change.

CONTACT INFORMATION

SharePoint Credit Union

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