

SHARE POINT

CREDIT UNION

EFFECTIVE JANUARY 1, 2020

PERSONAL ACCOUNT SERVICE FEES

Account Services

Account Reconciliation/Research.....	\$25 per hour
Address Change Not Reported.....	\$10
Check Cashing (<i>Non-Member</i>).....	\$10 per check
Check Copy.....	\$5 per check
Closed Account within 90 Days.....	\$10
Counter Check.....	\$5 (up to 8)
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
Rolled Coin.....	\$.10 per roll
Stop Payment.....	\$30 per item

Convenience Services

Check Payment Over the Phone.....	\$15 per check
Money Orders.....	\$2 per item
Official Check.....	\$3 each
Visa® Gift Cards.....	\$4.95 each

ATM and Debit Cards

Card Replacement.....	\$15
Card Replacement-Rush.....	\$50
Foreign Transaction Fee.....	<i>MasterCard</i>
<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.</i>	

NSF (Non-Sufficient Funds) or Returned Items

Daily Maximum Charge.....	\$150 per day
Insufficient Funds Charge.....	\$30 per item
Premium OD Usage Fee.....	\$30 per item
Returned Deposit.....	\$4 per item
Returned Loan Payment.....	\$30 per item

Wire Transfers

Incoming.....	\$10
International.....	\$50
Outgoing.....	\$25

Other

Duplicate Lien Release.....	\$10
Garnishment/Levy.....	\$50 per occurrence
Loan Refinance for Lower Rate.....	\$100 per loan
Overnight Delivery.....	\$35 per occurrence
Returned Mail/ Undeliverable.....	\$5 per occurrence
Returned Statement.....	\$10 per occurrence
Skip-A-Payment.....	\$30 each
Subordination Fee.....	\$250

Free Member Services

BillPay.....	FREE
**Electronic Statements.....	FREE
Medallion Signature Guarantee (<i>Call For Appointment</i>)....	FREE
Online & Mobile Banking.....	FREE
Notary.....	FREE
Person To Person Payments.....	FREE
Account To Account Payments.....	FREE
Remote Deposit Capture.....	FREE
Coin Counting.....	FREE

All service charges and fees are subject to change.

CONTACT INFORMATION

SharePoint Credit Union

sharepointcu.com • memberservices@sharepointcu.com
(800) 752-3494 • **FAX:** (952) 930-9740

FEDERALLY INSURED BY THE NCUA.

MH5P55