

# SHARE POINT

CREDIT UNION

EFFECTIVE JANUARY 1, 2021

## PERSONAL ACCOUNT SERVICE FEES

### Account Services

Account Reconciliation/Research.....	\$30 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 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
Rolled Coin.....	\$.10 per roll
Stop Payment.....	\$30 per item

### Convenience Services

Check Payment Over the Phone.....	\$15 per check
Money Orders.....	\$2 each
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. Includes foreign online purchases.</i>	

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

Insufficient Funds Charge.....	\$30 per presentment
<i>Maximum 5 charges per day</i>	
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 in Minnesota.....	\$35 per occurrence
<i>Outside of Minnesota.....</i>	<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
Medallion Signature Guarantee ( <i>Call For Appointment</i> ).....	FREE
Online & 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.....	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.  
MH5HF5