

SHARE POINT

CREDIT UNION

EFFECTIVE JANUARY 1, 2021

BUSINESS ACCOUNT SERVICE FEES

Account Services

Account Reconciliation/Research.....	\$30 per hour
Check Cashing (<i>Non-Member</i>).....	\$10 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
Reverse Remote Deposit.....	\$30
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. 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>	
Returned Deposit.....	\$4 per item
Returned Loan Payment.....	\$30 per item

Wire Transfers

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

Other

Garnishment/Levy.....	\$50 per occurrence
Returned Statement.....	\$10 per occurrence
Subordination Fee.....	\$250

Free Member Services

BillPay.....	FREE
Medallion Signature Guarantee (<i>Call For Appointment</i>).....	FREE
Online & Mobile Banking.....	FREE
Notary (<i>Call For Appointment</i>).....	FREE

All service charges and fees are subject to change.

CONTACT INFORMATION

SharePoint Credit Union

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