

SHARE POINT

CREDIT UNION

Personal Schedule of Fees and Charges

Account Fees

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
Check Printing.....	<i>Prices may vary depending upon the style</i>
Counter Check.....	\$5 (up to 4)
History Print Out.....	\$2 each
Inactive Account Fee*	\$10 per month
<i>*Fees assessed on balances below \$100 after 12 months of inactivity</i>	
<i>*Fee is waived for members under the age of 21</i>	
Paper Statement Copy.....	\$5 per statement
Paper Statement Delivery (<i>See Free Services</i>).....	\$2 each
Rolled Coin.....	\$.10 per roll
Stop Payment (<i>Check/ACH</i>).....	\$30 per item

Convenience Services

Money Orders.....	\$2 each
Official Check.....	\$3 each

ATM and Debit Cards

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

NSF (Non-Sufficient Funds) or Returned Items

Insufficient Funds Charge (<i>Returned</i>).....	\$30 per presentment
<i>Maximum 3 charges per day. Any debit card transaction under \$20 will not be charged a fee.</i>	
Premium OD Usage Fee (<i>Paid</i>)	\$30 per presentment
<i>Maximum 3 charges per day. Any transaction under \$20 will not be charged a fee.</i>	
Returned Loan Payment.....	\$30 per presentment

Deposit Account Fee

Opportunity or Choice Plus Checking.....	\$3.95 Month
<i>Must have Direct Deposit OR an average monthly minimum balance of \$200.</i>	
Premier Checking.....	\$5.95 Month
<i>Account requirement of 10 Point of Sale (POS) Transactions per month and must cleared the account in the month.</i>	

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
Loan Modification.....	\$50
Overnight Delivery.....	<i>Disclosed at time of transaction</i>
Returned Statement.....	\$10 per occurrence
Skip-A-Payment.....	\$30 each
Subordination Fee.....	\$250
Safe Deposit Box.....	<i>Refer to website for pricing and locations</i>

Free Member Services

Share Savings / Reserve Line (<i>Automatic Advance</i>).....	FREE
BillPay.....	FREE
Electronic Statements.....	FREE
Digital Wallet.....	FREE
Cards App.....	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 (<i>Where Available</i>).....	FREE

Effective September 1, 2026

All service charges and fees are subject to change.

CONTACT INFORMATION

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Federally Insured by NCUA

MH5740 / 4118777