

SHARE POINT

CREDIT UNION

BUSINESS SCHEDULE OF FEES AND CHARGES

Account Fees

Account Reconciliation/Research.....	\$40 per hour
Check Cashing (<i>Non-Member</i>).....	\$15 per check
Check Copy.....	\$5 per check
Traditional Checking- Per Item Fee.....	\$.20 each
Enhanced Checking- 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
Stop Payment (<i>Check/ACH</i>).....	\$30 per item
Inactive Account Fee*	\$10 per month

***Fees assessed on balances below \$100 after 12 months of inactivity*

**Fee is waived for members under the age of 21*

Convenience Services

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.....	\$30 per presentment
<i>Maximum 3 charges per day. Any debit card transaction under \$20 will not be charged a fee.</i>	
Returned Loan Payment.....	\$30 per presentment

Wire Transfers

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

Other

Garnishment/Levy.....	\$75 per occurrence
Returned Statement.....	\$10 per occurrence
Subordination Fee.....	\$250

Free Member Services

Share Savings / Reserve Line (<i>Automatic Advance</i>).....	FREE
BillPay.....	FREE
Online & Mobile Banking.....	FREE
Notary (<i>Call For Appointment</i>).....	FREE
Person To Person Payments.....	FREE
Account To Account Payments.....	FREE

Effective September 1, 2026
All service charges and fees are subject to change.

CONTACT INFORMATION

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Federally Insured by NCUA
MH6830 / 4118778