5Point CREDIT UNION

Business Fees & Charges

Effective Date: May 11, 2020

Account Closure - Savings (if closed within 6 months)	$ 25.00 per account closed
Account Activity Printout	$ 3.00 per printout
Account Reconciliation ($20.00 minimum)	$ 20.00 per hour
Account Research ($20.00 minimum)	$ 20.00 per hour
Automatic Transfer	$ 5.00 per transfer
Cashier Check	$ 5.00 per check
Cash Deposited (Free, Basic and Small Business Checking)	No charge 1st $5,000 per month ($1.50 per additional $1,000)
Change Order Fee	$ 2.50 per order
Counter Check	$ 5.00 per (12) checks
Debit Card Replacement	$ 10.00 per card
Excessive Withdrawal Fee for Business Savings & Money Market Accounts (for each check, draft, or debit card withdrawal in excess of 6 per calandar month)	$ 15.00 per occurence
Item Sent for Collection	$ 20.00 per item
Investment Sweep	$ 5.00 per month
Line of Credit Sweep	$ 5.00 per month
NSF (share draft, ACH, pre authorized EFT)	$ 30.00 per item
Nonproprietary ATM/Debit Card Withdrawal, Transfer, Inquiry	$ 2.00 per item
Outgoing Wire Transfer (Domestic)	$ 20.00 per transfer
Overdraft (share draft, ACH, ATM/debit card)	$ 30.00 per item
Photocopy	$ 0.25 per copy
Photocopy of Check (2 free per month)	$ 2.00 per request
Returned Deposited Item	$ 10.00 per item
Returned Deposited Item from Member	$ 20.00 per item
Returned Deposited Item (Shared Branch)	$ 15.00 per item in addition to CU $10.00 Fee
Returned Item (share draft, ACH)	$ 30.00 per item
Returned Statement	$ 5.00 per statement
Statement Copy	$ 5.00 per copy
Stop Payment	$ 25.00 per item
Uncollected Funds	$ 30.00 per item
ZBA Lead	$ 5.00 per month
ZBA (Non-Lead)	$ 5.00 per month

Business Home Banking

Non-sufficient Funds (in addition to CU NSF $30.00 fee)	$ 25.00 per item
Stop Payment	$ 25.00 per request
CD Payment History Order	$ 25.00 per request

Night Depository Fees

Lock Bag	$ 25.00 each
Key Replacement for Lock Bag	$ 5.00 each
Key Replacement for Night Depository	$ 5.00 each

Mimimum Balance Fees

Basic Business Checking	$ 10.00 per month
Small Business Checking	$ 15.00 per month

Transaction Fees

Free Business Checking (1st 50 transactions free each month)	$ 0.25 per transaction
Basic Business Checking (1st 250 transactions free each month)	$ 0.25 per transaction
Small Business Checking (1st 500 transactions free each month)	$ 0.25 per transaction

Mimimum Balance Requirements To Avoid a Fee

Basic Business Checking	$ 2,000.00
Small Business Checking	$ 5,000.00

Transaction Limitations

Business Term Share	Additional Deposits Not Allowed
Business Term Share	Withdrawal Penalty for All Principle Funds WIthdrawn Before Maturity
Business Share/ Money Market	See Section 7 B. Transfer Limitations in the Business Membership and Account Agreement

Term Share Early Withdrawal

Penalty Schedule	Terms of 12 months or less	30 days' dividends
	Terms of greater than 12 to 24 months	180 days' dividends
	Terms of greater than 24 months	360 days' dividends