

OnPoint[®]

BUSINESS SERVICES

FOREIGN CURRENCY FEES

Foreign Check in US Currency, per item (all countries, including Canada) \$5.00

Foreign Returned Item (per item) \$30.00

CARD FEES (DEBIT, CREDIT, & ATM)

Postage handling for card/PIN rush delivery (domestic) \$25.00

Postage handling for card/PIN rush delivery (international) \$65.00

Card Replacement, per card.
(charged only when the number of replacement requests is excessive) \$5.00

ATM withdrawal at Non-OnPoint owned and Non-Co-Op Network ATMs (per transaction) \$2.00

Visa Foreign Transaction - Up to 1% of transaction amount

ONLINE BANKING FEES

Commercial OnLine Banking Platform (monthly) \$10.00

RETURNED FUNDS FEES

Check Sent for Collections -Domestic (per check) \$20.00

Check Sent for Collections -International
(per check, \$250.00 US equivalent minimum) \$75.00

Foreign Returned Item (per item) \$30.00

Overdraft Fee (item paid) \$10.00

OnPoint will not charge an overdraft fee if your account is overdrawn \$10 or less. The maximum overdraft fees that can be charged in one day is \$30.

RESEARCH AND LEGAL FEES

Account Research (per hour) \$25.00

Garnishment/Levy Fee (per order) \$50.00

Legal Process Fee \$75.00

Photocopies of Transaction Slip (Visa card, per item) \$12.00

MONTHLY ACCOUNT SERVICE FEES

Analyzed Checking \$10.00

Business Fee Schedule

Effective: May 1, 2025

MISCELLANEOUS FEES

Cash Order, per each order (Coin & Currency) \$5.00

Verification of Deposit/Loan (per request) \$25.00

Payment by Phone per request (Debit Card or ACH) \$15.00

Special Handling Item (per request) Varies

Small Business Line of Credit Annual Fee \$50.00

Zipper Bag, first bag free (per item) \$4.00

Check Printing Varies

WIRE TRANSFER FEES (PER WIRE)

Incoming (all) \$8.00

Domestic (outgoing) \$20.00

Foreign (outgoing - foreign currency) \$40.00

Foreign (outgoing - US dollars) \$40.00

CHECK PROCESSNG FEES

Business Checking (first 200 per month free) \$0.10

Business Interest Checking (first 200 per month free) \$0.15

Analyzed Checking (per item) \$0.15

TREASURY SERVICES FEES

ACH Origination Fees \$15.00

Remote Deposit Capture \$30.00

ACH and Check Positive Pay (up to five accounts) \$50.00

ACH and Check Positive Pay (per account after fifth account) \$5.00

Premium Sweeps \$25.00

MISCELLANEOUS FEES

Check Printing Varies

Stop Payment (including payments made through Bill Payment) \$25.00

Payment by Phone (excluding OnPoint Credit Card) \$15.00

Special Item Handling Prices vary based on request

LOBBY COIN DEPOSIT FEES

Non-member – any amount 15%