

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
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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
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Business Fee Schedule

Effective: June 01, 2026

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
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%
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