



Personal Fee Schedule

Effective: May 1, 2026

ACCOUNT BALANCE REQUIREMENTS

Savings Accounts: Minimum balance required to maintain an active membership	\$5.00
OnPoint Checking Account: Minimum Opening Deposit	\$50.00

CARD FEES (DEBIT, CREDIT, AND ATM)

ATM Withdrawal at Non-OnPoint Owned and Non-Co-Op Network ATMs (Fee waived for withdrawals from Group Banking Interest Checking accounts)	\$2.00
Card Replacement (charged only when the number of replacement requests are excessive)	\$5 per card
Visa Foreign Transaction - Up to 1% of transaction amount	
Rush order fee - domestic	\$25.00
Rush order fee - international	\$65.00

CHECK COLLECTION FEES

Check Sent for Collections -Domestic (per check)	\$20.00
Check Sent for Collections -International (per check, \$250.00 US equivalent minimum)	\$75.00

RETURNED ITEM FEES

Returned deposit item (per check or ACH)	No charge
Foreign Returned Item (per item)	\$30.00

INSUFFICIENT FUNDS FEES

NSF Fee (items returned unpaid)	No charge
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

LOAN FEES

Equity Flex Line of Credit Annual Fee Personal	\$75.00
Line of Credit Annual Fee	\$24.00
Deed of Trust Reconveyance Fee (Oregon)	\$133.00
Deed of Trust Reconveyance Fee (Washington)	\$356.00
Loan Subordination Fee (per request) Mortgage	\$150.00
Reamortization Fee	\$250.00
Verification of Deposit/Loan (per request)	\$25.00
Skip Pay (when offered, per loan)	\$35.00
Washington foreclosure fee	\$80.00

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

FOREIGN CURRENCY FEES

Foreign Check in US Currency (including Canada)	\$5 per item
Foreign Fund Check	No charge
Exchange Foreign Currency to US Dollars	\$15.00

Foreign Currency Delivery Fees

Standard Overnight External	\$15.00
Standard Overnight Branch	\$25.00
Foreign Currency Expedited Delivery (priority overnight) External/Branch	\$30.00

MISCELLANEOUS FEES

Check Printing	Varies
HSA Checking (annual fee)	\$25.00
Payment by phone: Pay loan using debit card (no fee for payment to OnPoint Credit Card)	\$15.00
Payment by phone: Pay OnPoint Credit Card (ACH)	No charge
Special Item Handling	Prices vary based on request
Stop Payment (including payments made through Bill Payment)	\$25.00

LOBBY COIN DEPOSIT FEES

Member	No charge
Non-member – any amount	15%