# COMMUNITY CREDIT UNION

Guiding you to better banking

#### **IMPORTANT: RETAIN FOR YOUR RECORDS**

Schedule of Fees & Charges - Effective April 1, 2018

#### General

| Return Item (deposited or cashed)       | \$10.00 each      |
|---|-------------------|
| Deposit Adjustment                      | \$10.00           |
| Foreign Check                           | \$30.00 each      |
| Stop Payment on Corporate Check         | \$15.00 each      |
| NSF ACH (Returned or paid)              | \$25.00 each item |
| Early Account Closure (90 days or less) | \$25.00           |
| Corporate Check Payable to 3rd Party    | \$ 5.00 each      |
| Statement Reprint                       | \$ 5.00 each      |
| Copy of a Check Deposited               | \$ 5.00 each      |
| Dormant Account                         | \$ 2.00           |
| Legal Fee (Levy/Garnishment/Subpoena)   | \$35.00 each      |
| Notary Service* (per signature)         | \$15.00           |
| IRA Annual Fee                          | \$10.00 each      |
| IRA Transfer/Closure Fee                | \$15.00 each      |
| Incoming Wires                          | No Charge         |
| Verification of Deposit                 | No Charge         |
| Account Reconciliation/Research         | \$35.00 per hour  |
|   | (1 hour minimum)  |

#### Checking Accounts

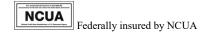
| NSF Checks/ACH (Returned or paid)                    | \$25.00 each item    |
|--|----------------------|
| Stop Payment Order                                   | \$15.00 each item    |
| Overdraft Protection+                                | \$ 3.00 per transfer |
| Copy of Checks (first 2 free)                        | \$ 5.00 each         |
| Check Printing                                       | Varies               |
| * Notary Service is free to checking account holders |                      |

#### ATM

| Unlimited ATM Transactions  | No charge    |
|-----------------------------|--------------|
| Unblock Card                | \$10.00 each |
| Replacement Card            | \$10.00 each |
| Rush Order Replacement Card | \$40.00 each |
| Empty Deposit Envelope      | \$20.00      |

+Overdraft protection can be provided by automatically transferring funds from your Share Savings Account (signer must be the same as on the checking account) in \$100.00 increments.

Compass CCU offers many convenient services free of charge. However, Compass CCU incurs costs from other organizations who perform or provide a service. Certain services make some fees necessary. By asking members who use these services to help pay for them, our entire membership is served in the fairest way possible.



# COMMUNITY CREDIT UNION Guiding you to better banking

**IMPORTANT: RETAIN FOR YOUR RECORDS** 

Schedule of Fees & Charges - Effective August 1, 2021

## General

| Membership                                       | No Charge        |
|--|------------------|
| Notary Service (Members only)                    | No Charge        |
| Incoming Wires                                   | No Charge        |
| Verification of Deposit                          | No Charge        |
| Paper Statements                                 | No Charge        |
| e-Statements                                     | No Charge        |
| Both Paper & e-Statements                        | \$2.00 a month   |
| Dormant Account                                  | \$2.00           |
| Corporate Check Payable to 3 <sup>rd</sup> Party | \$5.00 each      |
| Copy of a Paid Check                             | \$5.00 each      |
| Copy of a Deposited Check                        | \$5.00 each      |
| Statement Reprint                                | \$5.00 each      |
| Return Mail Bad Address                          | \$5.00 per month |
| Cash On-Us Checks (non-member)                   | \$5.00 per item  |
| Early Account Closure (90 days or less)          | \$5.00           |
| Return Deposit Item (Two party item)             | \$10.00          |
| Return Deposit Item (Single party item)          | \$25.00          |
| Foreign Check*                                   | \$30.00 each     |
| Account Reconciliation/Research                  | \$40.00 per hour |
| Legal Fee (Levy/Garnishment/Subpoena)            | \$70.00 each     |

\*Plus any fees from other Financial Institutions

#### **Checking Accounts**

| Check Printing (style/quantity) | Varies            |
|---------------------------------|-------------------|
| Stop Payment                    | \$20.00 each item |

#### **Courtesy Pay/NSF**

| Overdraft Protect | ion*              | \$5.00 per transfer |
|-------------------|-------------------|---------------------|
| NSF Checks/ACH    | H (Returned)      | \$25.00 each item   |
| Courtesy Pay^     | Up to \$5.00      | No Charge           |
|                   | \$5.01 - \$15.00  | \$10.00             |
|                   | \$15.01 - \$25.00 | \$20.00             |
|                   | \$25.00+          | \$25.00             |

\*Overdraft protection can be provided by automatically transferring funds from your Share Savings Account in \$100.00 increments. ^ Checks, ACH, ATM, Debit transactions



## **Online/Mobile Banking**

| Online Banking & Mobile App             | No Charge       |
|---|-----------------|
| Bill Pay                                | No Charge       |
| Person to Person Transfers              | No Charge       |
| e-Statements                            | No Charge       |
| Both Paper & e-Statements*              | \$2.00 a month  |
| Mobile Deposit (Duplicate Deposit Adj.) | \$5.00 per item |

\*No charge for paper statement, only if you choose both

#### Debit Card/ATM

| Unlimited ATM Transactions* | No Charge    |
|-----------------------------|--------------|
| Temporary Limit Increase    | No Charge    |
| Unblock Card                | \$10.00 each |
| Replacement Card            | \$10.00 each |
| Rush Order Replacement Card | \$75.00 each |

\*Out of network fees apply

# <u>IRA</u>

| IRA Annual Fee           | \$10.00 each |
|--------------------------|--------------|
| IRA Transfer/Closure Fee | \$20.00 each |

#### Loans

| Loan Payoff Demand (R/E)           | \$30.00  |
|------------------------------------|----------|
| Force Placed Collateral Protection | \$50.00  |
| Subordination Fee*                 | \$250.00 |

\*Subject to underwriting

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