

# COMPASS

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 3 <sup>rd</sup> 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.



Federally insured by NCUA



**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 Protection*	\$5.00 per transfer
NSF Checks/ACH (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

**IRA**

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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