

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

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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

### **Checking Accounts**

Check Printing (style/quantity) Varies

Stop Payment \$20.00 each item

### Courtesy Pay/NSF

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

<sup>\*</sup>Overdraft protection can be provided by automatically transferring funds from your Share Savings Account in \$100.00 increments.

<sup>\*</sup>Plus any fees from other Financial Institutions

<sup>^</sup> Checks, ACH, ATM, Debit transactions



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# Online/Mobile Banking

Online Banking & Mobile App

Bill Pay

No Charge
Person to Person Transfers

e-Statements

No Charge

No Charge

No Charge

Both Paper & e-Statements\*

\$2.00 a month

Mobile Deposit (Duplicate Deposit Adj.)

\$5.00 per item

## 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

## <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

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

NCUA Federally insured by NCUA

<sup>\*</sup>No charge for paper statement, only if you choose both

<sup>\*</sup>Out of network fees apply

<sup>\*</sup>Subject to underwriting