



IMPORTANT: RETAIN FOR YOUR RECORDS

Schedule of Fees & Charges - Effective September 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 rd 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
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

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.



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