

Guiding you to better banking

### IMPORTANT: RETAIN FOR YOUR RECORDS

Schedule of Fees & Charges - Effective July 1, 2022

### 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
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
Wire Transfer (outgoing) \$15.00
Foreign Check\* \$30.00 each
Account Reconciliation/Research \$40.00 per hour
Legal Fee (Levy/Garnishment/Subpoena) \$70.00 each

### **Checking Accounts**

Check Printing	g (style/quantity)	Varies
		440.00

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

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

^ Checks, ACH, ATM, Debit transactions.

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



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# Online/Mobile Banking

Online Banking & Mobile App No Charge Bill Pay No Charge Person to Person Transfers No Charge Mobile Deposit No Charge 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 VISA International Transaction Fee-See terms & conditions

# **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

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.Excess coverage by ASI.

<sup>\*</sup>Out of network surcharges may apply

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