



## BUSINESS ACCOUNTS

### IMPORTANT: RETAIN FOR YOUR RECORDS

Schedule of Fees & Charges - Effective August 1, 2024

#### **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
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
Stop Payment on Corporate Check	\$20.00
Wire Transfer (outgoing)	\$25.00
Foreign Check*	\$30.00 each
Account Reconciliation/Research	\$45.00 per hour
Legal Fee (Levy/Garnishment/Subpoena)	\$75.00 each

\*Plus any fees from other Financial Institutions

#### **Basic Business Checking Account**

No monthly fee, no minimum balance  
150 transactions per month permitted with no fees\*  
\$.25 per additional transaction\*  
Monthly cash deposits up to \$10K with no fees\*  
\$1.50 per \$1K for additional cash deposits per month\*  
\* Transactions include checks paid, deposit tickets and all deposited checks.

#### **Business Checking Plus Account**

\$2,500 minimum daily balance to avoid monthly fee  
\$10.00 monthly fee if balance falls below minimum  
300 transactions per month permitted with no fees\*  
\$.25 per additional transaction\*  
Monthly cash deposits up to \$25K with no fees\*  
\$1.50 per \$1K in additional cash deposits per month\*  
\* Transactions include checks paid, deposit tickets and all deposited checks.

See Reverse Side



### **Checking Accounts**

Check Printing (style/quantity)	Varies
Stop Payment	\$25.00 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
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	

\*Out of network surcharges may apply

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.



Federally insured by NCUA

Excess coverage by American Share Insurance.