



IMPORTANT: RETAIN FOR YOUR RECORDS
 Schedule of Fees & Charges - Effective January 1, 2026

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 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
Returned Deposit (Single party item)	\$25.00
Stop Payment on Corporate Check	\$25.00
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

Checking Accounts

Check Printing (style/quantity)	Varies
Copy of a Paid Check	\$5.00 each
Stop Payment	\$25.00 each item

Courtesy Pay/NSF

Overdraft Protection**	\$5.00 per transfer
NSF Checks/ACH (Returned)	\$14.00 each item
Courtesy Pay^	Up to \$5.00 No Charge
	\$5.01 - \$15.00 \$10.00
	\$15.01 + \$14.00

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

^ Checks, ACH, ATM, Debit transactions & in-branch withdrawals.

See Reverse Side

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

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.



Federally insured by NCUA
 Excess coverage by American Share Insurance.