COMPASS
COMMUNITY CREDIT UNION
Guiding you to better banking

BUSINESS ACCOUNTS

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 3rd 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

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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)		$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.

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.

NCUA Federally insured by NCUA
Excess coverage by American Share Insurance.