



Fee Schedule

Membership/Savings Related Fees:

Account History Print Out/ Statement Copy	3.00
Account Research (per hour, minimum half hour)	30.00
Account closed within 90 Days	10.00
Corporate Check/Auto print & mail of check	5.00
Dormant Account Fee (per month) - Dormant after 18 (eighteen) months - waived for members 17 and under	10.00
Money Order (per item)	2.00
Non-sufficient Funds Fee (per each presentment)	35.00
Overdraft Privilege Pay Fee (per each presentment)	35.00
Paper Statement Fee (mailed)	1.00
Returned Mail Fee	5.00
Returned Deposit Item Fee (per each presentment)	25.00
Stop Payment (single and series)	30.00
International Check Deposit	25.00
Account to Account (A2A) Transfer - Outgoing	1.00
Phone Transfer	2.00

Checking Account Related Fees:

Non-Member Check Cashing Fee (Includes on-us Checks)	5.00
Check Copies (Money Orders, Corporate Checks, Personal)	2.00
Overdraft Transfer Fee (savings to checking)	3.00
Business Account - Overdraft Transfer Fee (loan to checking)	2.00
Starter Checks (per page)	5.00
Business Account Deposits- processing item fee per deposited check	0.10
Access Checking - Monthly Maintenance Fee	8.00

Loan Related Fees:

Appraisal Fee	450.00
Delinquent Fine for Consumer Loan/HELOC/Visa	25.00
Mortgage Modification Fee	250.00

Home Equity LOC origination	299.00
Home Equity LOC annual fee	25.00
Home Equity LOC early termination fee (closed within the first three years)	300.00
Skip-A-Payment Fee	40.00
Refinance Loan (less than 6 months old)	100.00
Carfax History Report	25.00
Vehicle loan with GPS device	625.00

Credit/Debit/ATM Card Related Fees:

ATM Service fee at Non-CO-OP Machine (2 free per month) <i>(to avoid the \$2.00 withdrawal fee, visit CCU or one of the 30,000 CO-OP Network ATMs)</i>	2.00
Foreign ATM Fee (per transaction) Non-Members	3.00
Plastic Card Replacement (excessive abuse)	10.00
PIN Replacement (excludes renewals)	5.00
Visa or Debit Card express delivery	40.00
Visa Cash Advance	10.00
Non-CCU Visa Cash Advance	20.00
A cross-border transaction fee (Excluding transactions initiated in the U.S. territories or a U.S. military bases in foreign countries)	Up to 1%

General Fees:

Asset Verification	5.00
Empty Envelope Deposit (ATM)	50.00
Escheatment	50.00
Garnishment and Levy (each)	50.00
Outgoing Domestic Wire	20.00
IRA Transfer to another Institution	25.00
IRA Annual Fee	8.50
Christmas Club Account Early Withdrawal Fee	25.00
Notary (Non-Member)	10.00
Photocopies (per page)	.15
Mortgage Subordination	250.00
Safety Deposit Boxes (Sparta Office)	
• 3 x 10	10.00
• 5 x 5	20.00
• 5 x 10	30.00
• 10 x 10	40.00

Free Member Services:

Online Account Access
Audio Response
Online Bill Payment

Pay Anyone
eNotices
eStatements
eAlerts
Debit & credit card alerts
Online Check Copies
Mobile App
Remote Deposit
Mobile Text Banking
Strongbox Receipt
ATM access free at all Compass owned ATMs or CO-OP Network ATMs
Incoming Domestic Wires
Notary
Account to Account (A2A) Transfer - Incoming
Fax