



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 quarter) - Dormant after 18 (eighteen) months - waived for members 17 and under	25.00
Money Order (per item)	2.00
Non-sufficient Funds Fee (returned)	35.00
Non-sufficient Funds Fee (Overdraft Privilege - paid)	35.00
Paper Statement Fee (mailed)	1.00
Returned Mail Fee	5.00
Returned Deposit Item Fee	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
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
Check printing from Harland Clarke - Club Check More designs available at varying prices	20.00

Loan Related Fees:

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

Home Equity LOC origination	299.00
Home Equity LOC annual fee	25.00
Skip-A-Payment Fee	40.00
Refinance Loan (less than 6 months old)	100.00
Carfax History Report	25.00
Process a Quick Cash Loan	40.00
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 Pre-Paid Instant Issue Debit Card	6.00
VISA Pre-Paid Debit card - personalized card	6.00 plus shipping
VISA Pre-Paid Re-Load (24 loads for instant and unlimited for personalized)	\$3 per load
Visa Cash Advance	10.00
Non-CCU Visa Cash Advance	20.00
VISA International transaction fee	Up to 1%
A cross-border transaction fee (Excluding transactions initiated in the U.S. territories or a U.S. military bases in foreign countries was on our fee schedule	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	100.00
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
e-Notices
e-Statements
e-Alerts
Online Check Copies
Mobile App
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