



Service Charges

Membership/Savings Related Charges:

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	25.00
Money Order (per item)	2.00
Cashier (Corporate) Check/Money Order Claim	25.00
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	3.00

Checking Account Related Charges:

Non-Member Check Cashing Fee (Includes on-us Checks)	10.00
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	10.00

Loan Related Charges:

Appraisal Fee	450.00
Delinquent Fine for Consumer Loan/HELOC/Visa	25.00
Mortgage Modification Fee	500.00
Mortgage Subordination	250.00
Mortgage Payoff Processing	250.00
Home Equity LOC origination	299.00
Home Equity Loans Payoff Processing	100.00
Skip-A-Payment Fee	40.00
Late Title (60 days after loan disbursed)	30.00
Carfax History Report	25.00
Vehicle loan with GPS device	625.00
Loan Document Fee	50.00

Credit/Debit/ATM Card Related Charges:

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 Charges:

Asset Verification	5.00
Get Paid Early - Instant ACH Deposit Post	10.00
Empty Envelope Deposit (ATM)	50.00
Escheatment	250.00
Garnishment and Levy (each)	100.00
Outgoing Domestic Wire	25.00
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
Safe Deposit Boxes (Sparta Office)	
• 3 x 10	10.00
• 5 x 5	20.00

• 5 x 10	30.00
• 10 x 10	40.00
Safe Deposit Box	
• Drilling	275.00
• Lost Key	50.00

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