



Service Charges

Membership/Savings Related Charges:

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| 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:

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| 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:

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| Delinquent Fine for Consumer Loan/Visa | 25.00 |
| Appraisal Fee | 450.00 |
| BPO (Brokers Price Opinion) | 100.00 |
| Mortgage Modification Fee | 500.00 |
| Mortgage Subordination | 250.00 |
| Mortgage Payoff Processing | 250.00 |
| Home Equity LOC origination | 499.00 |
| Home Equity Loans Payoff Processing | 100.00 |
| HELOC Payoff Processing in first two years from date of loan | 350.00 |
| Skip-A-Payment Fee | 40.00 |
| Late Title (60 days after loan disbursed) | 30.00 |
| Loan Payoff Fee (non-real-estate, when financing with another institution) | 25.00 |
| Carfax History Report | 25.00 |
| Vehicle loan with GPS device | 625.00 |
| Loan Document Fee | 50.00 |

Credit/Debit/ATM Card Related Charges:

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| ATM Service fee at Non-CCU Machine (High Yield 4 free, all others 2 free per month) <i>(avoid the \$2.00 withdrawal fee, by visiting a CCU ATM)</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 Credit Card Cash Advance | 10.00 |
| Non-CCU Visa Credit Card Cash Advance | 20.00 |
| A cross-border transaction fee may be assessed to transactions processed outside the United States and may include internet transactions | Up to 1% |

General Charges:

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| 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 |
| Outgoing International Wire | 75.00 |
| 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 |

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|------------------------------------|--------|
| 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:

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| 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 |
| Incoming Domestic Wires |
| Notary |
| Account to Account (A2A) Transfer - Incoming |
| Fax |