



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)	3.00
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

Checking Account Related Charges:

Non-Member Check Cashing Fee (Includes on-us Checks) - total amount of checks	2%
Check Copies (Money Orders, Corporate Checks, Personal)	2.00
Overdraft Transfer Charge/Fee (savings to checking)	5.00
Business Account - Overdraft Transfer Fee (loan to checking)	2.00
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
BPO (Brokers Price Opinion)	125.00
Mortgage Modification Fee	500.00
Mortgage Subordination	250.00
Home Equity LOC origination	499.00
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:

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
Credit or Debit Card express delivery	60.00
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:

Asset Verification	15.00
Get Paid Early - Instant ACH Deposit Post	10.00
Empty Envelope Deposit (ATM)	50.00
Escheatment	250.00
Garnishment and Levy (each)	100.00
Incoming Wire	15.00
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
Photocopies (per page)	.15
Safe Deposit Boxes (Sparta Office)	
• 3 x 10	20.00
• 5 x 5	35.00
• 5 x 10	50.00
• 10 x 10	80.00
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
ATM access free at all Compass owned ATMs
Notary
Account to Account (A2A) Transfer - Incoming
Fax