

Service Charges

Cashier's/Official Checks.....	\$2.00	Tax Levy/Garnishment/Restraining Notice.....	\$20.00
Certified Checks.....	\$2.00	Check Protest.....	\$15.00
Money Order.....	\$1.00	Copy of Paid Official Check.....	\$2.00
Foreign Check Deposits Under \$2,500.....	\$8.00	Returned Mail Fee.....	\$1.00
Foreign Check Deposits \$2,500 or More.....	\$13.00	Statement Copies.....	\$1.00
Foreign Return Item.....	\$42.00	Fax or Copy Per Page.....	\$1.00
Returned Check or ACH for NSF.....	\$25.00	Account Reconciliation.....	\$15.00
Early Christmas Club Withdrawal.....	\$5.00	Account Research Per Hour.....	\$15.00
Deposit Item Returned.....	\$15.00	Dormant Account Fee.....	\$5/Month after 1 Year
Stop Payment.....	\$10.00	Express Overnight Mail.....	Actual Cost
Courtesy Pay.....	\$25.00		

Wire Transfers

Incoming - Domestic.....	\$5.00
Outgoing - Domestic.....	\$15.00
Incoming - Foreign.....	\$10.00
Outgoing - Foreign.....	\$40.00

ATM & Debit Charges

After (5) Free Withdrawals Per Month at any Foreign ATM.....	\$1.00
Account Inquiry or Transfer Fee.....	\$1.00
Replacement Card Fee.....	\$10.00

FREE Services

1. **FREE CHECKING** with no minimum balance, no transaction charges and your first box of checks is free.
2. **FIVE FREE WITHDRAWALS** per month on non-Compass ATM machines.
3. **FREE ATM TRANSACTIONS** at Compass-owned ATM machines.
4. **FREE ONLINE & MOBILE BANKING**, which allows you to conduct transactions and monitor your accounts from the convenience of your computer or smart phone.
5. **FREE E-STATEMENTS**, which make it easy for you to review your statements online.
6. **FREE ONLINE BILL PAY**, which allows you to save money and time associated with traditional mail.

Main Office Locations (www.compassfcu.com)

- 131 George St., Oswego | (315) 342-5300
- 300 West First St., Oswego | (315) 207-0390
- 208 North Second St., Fulton | (315) 593-8443

