



SERVICE CHARGE SCHEDULE

for Consumer Accounts

Effective 11/21/2024

| CHECKING | |
|---|---|
| Access Account | Free |
| Dividend Checking (waived with \$1,500 daily balance) | \$8 per month |
| No Fee Checking | Free |
| Free Checking for Life | Free |
| Fresh Start Checking | \$10 per month |
| Ultra-Performance Checking (waived with \$15,000 daily balance) | \$20 per month |
| Free Checking with eStatements, waived with one of the following: <ul style="list-style-type: none"> • Within 60 days of account opening, enrollment in eStatements • Within 60 days of account opening, direct deposit (or aggregate) of \$250 or more per month • Primary member is 18 or younger or 62 or older | \$1.50 per month |
| Extra Value Checking | \$3.75 per month |
| Nonsufficient Funds/Uncollected Funds Courtesy Pay Debit Card Courtesy Pay Applies to overdrafts created by check, ATM, POS, Debit Card, Bill Pay, ACH, Loan Autopay, or other electronic means that are paid or returned. | \$27 each, maximum of four (4) fees per day, per checking account |
| Preauthorized Overdraft Transfer (check, ATM, POS, Debit Card, Bill Pay, ACH, and Loan Autopay) | \$5 each |
| Printed Checks | Cost |
| Temporary Checks (free with new accounts) | \$2 per sheet |

| SAVINGS | |
|---|----------------|
| Primary Savings (waived with \$50 daily balance or another product) | \$5 per month |
| Special Savings | Free |
| Smart Savings | Free |
| Money Market Savings | Free |
| Money Market Index (waived with \$2,500 daily balance) | \$10 per month |
| Check Cashing (savings only, waived with average balance > \$300 or if minor) | \$3 each |
| Closed Account (closed within 90 days of opening) | \$10 each |
| IRA Transfer to Another Institution | \$25 each |

| ONLINE BANKING | |
|----------------------------------|-----------|
| Bill Pay | Free |
| CalCoast ONLINE (online banking) | Free |
| Check Copy | Free |
| eStatement | Free |
| Stop Payment (checks only) | \$15 each |

| ATM and DEBIT CARDS | |
|--|------------------|
| California Coast CU and CO-OP ATM Transactions | Free |
| Other Network Balance Inquiry | \$1.50 each |
| Other Network Transactions | \$2 each |
| International Service Assessment Fee | % of transaction |
| Lost Card Reissue | \$5 each |
| Card Rush Fee | \$25 each |
| ATM Deposit or Payment Adjustment | \$5 each |

| OTHER SERVICES | |
|---|------------------------|
| Cashier's Check (one free per day) | \$5 each |
| CoastLine (phone banking) | Free |
| Coin (deposited/sold) | \$0.25 per roll |
| Collection (check processed for collection) (\$25 minimum per item; additional fees may apply from receiving institution and will be deducted from payment proceeds.) | Cost |
| Deposit or Payment Adjustment Fee | \$5 each |
| Escheat Notice | \$2 each |
| Funds Availability Verification (merchants only) | \$3 per check |
| Legal Processes | \$50 each |
| Membership (one-time fee) | \$5 per primary member |
| American Consumer Council | \$6 |
| Medallion Signature Guarantee | \$25 per form |
| Research (\$25 minimum) | \$25 per hour |
| Returned Mail (statements only) | \$5 each |
| Statement Copy (one free per month) | \$3 each |
| Stop Payment (applies to ACH, ACH Revoke, Cashier's Check, Personal Check, and Line of Credit Check) | \$25 each |
| Verification of Deposit | \$10 each |
| Wire Transfer – Domestic Outgoing or Trace | \$25 each |
| Wire Transfer – Foreign Outgoing or Trace | \$45 each |

| LOANS | |
|----------------------------|------------|
| Extension "Skip-A-Pay" | \$38 each |
| Loan Modification/Re-write | \$150 each |
| DMV Processing | Cost |

Fees subject to change. For additional information, contact us at (877) 495-1600 or visit our website at calcoastcu.org.