



## SERVICE CHARGE SCHEDULE FOR BUSINESS ACCOUNTS

Effective 12/26/23

CHECKING FEES	SMALL BUSINESS CHECKING	CHOICE BUSINESS CHECKING	PREMIER BUSINESS CHECKING	NON-PROFIT CHECKING
<b>Minimum Opening Deposit</b>	\$100	\$100	\$100	\$100
<b>Monthly Fee</b>	\$8 or waived for average daily balance of \$2,500	\$12 or waived for \$5,000 average daily balance or \$1,000 minimum debit transactions per month	\$18 or waived for \$7,500 average daily balance or \$2,000 minimum debit transactions per month	No charge
<b>Deposits – Per Month</b>	10 Free – Additional \$1 per deposit	15 Free – Additional \$1 per deposit	25 Free – Additional \$1 per deposit	No charge
<b>Deposited Items – Per Month</b>	100 Free – Additional \$.15 per item	125 Free – Additional \$.25 per item	150 Free – Additional \$.25 per item	100 Free – Additional \$.10 per item
<b>Items Paid – Per Month</b>	100 Free – Additional \$.20 per item, includes paper and ACH	125 Free – Additional \$.25 per item, includes paper and ACH	150 Free – Additional \$.25 per item, includes paper and ACH	100 Free – Additional \$.10 per item, includes paper and ACH
<b>Currency – Deposited</b>	\$2,000 Free – Additional \$.25 per \$100	\$2,500 Free – Additional \$.30 per \$100	\$3,000 Free – Additional \$.30 per \$100	\$2,000 Free – Additional \$.20 per \$100
<b>Currency/Coin – Sold</b>	\$1 per strap, \$1 per roll	\$1 per strap, \$1 per roll	\$1 per strap, \$1 per roll	\$1 per strap, \$1 per roll
<b>Coin – Deposit (if available)</b>	>\$50 per month = 8% of total coin deposit	>\$50 per month = 8% of total coin deposit	>\$50 per month = 8% of total coin deposit	No charge
<b>ACH Debits</b>	(See Items Paid – Per Month above)	(See Items Paid – Per Month above)	(See Items Paid – Per Month above)	(See Items Paid – Per Month above)
<b>ACH Credits</b>	No charge	No charge	No charge	No charge
<b>Online Banking</b>	No charge	No charge	No charge	No charge

CHECKING	
Nonsufficient Funds/Uncollected Funds Applies to overdrafts created by check, ATM, POS, Debit Card, Bill Pay, ACH, Loan Autopay, or other electronic means that are paid or returned.  See Checking Products listed above.	\$27 each, maximum of four (4) fees per day, per checking account

SAVINGS	
Business Money Market Saving	Free
Business Savings Monthly Maintenance (waived with \$50 average daily balance in non-checking account)	\$5 per month
Money Market Index Monthly Maintenance (waived with \$2,500 average daily balance)	\$10 per month
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
Check Cashing (savings only, waived with average daily balance > \$300)	\$3 each
Closed Accounts (closed within 90 days of opening)	\$10 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

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

OTHER SERVICES	
Cashier's Checks (one free per day)	\$5 each
CoastLine (phone banking)	Free
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
Research (\$25 minimum)	\$25 per hour
Returned Deposited Item (deposit/loan payments only)	\$20 each
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
Wire Transfer – Incoming	\$10 each

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