

Belonging Never Felt Better™



## Schedule of Service Fees

For Personal Accounts

Effective May 15, 2011

### MEMBERSHIP SAVINGS ACCOUNTS

Monthly Service Fee:	
\$50 balance or more	None
When less than \$50 balance	6.00
Closed within 90 days of opening:	25.00
NSF Transaction Fees (see Checking Accounts)	

### CHECKING ACCOUNTS

Monthly Service Fee:	
Basic Checking Account	6.00
Interest Checking Account	8.00
<b>Checking Monthly Service Fees may be waived based on account relationships. See any member service representative for details.</b>	
Electronic Transfer Account	3.00
Overdraft Transfer Fee:	
Per Transfer & Notification	5.00
<b>(An additional Cash Advance Fee will apply if transfer is made from a Visa.)</b>	
Not Sufficient Funds Transactions:	
Paid Against Not Sufficient Funds	26.00
Returned Unpaid	26.00
Returned Item (deposited or cashed)	5.00
Stop Payment Order	20.00
Image Copy of Check:	5.00
<b>(First 2 free. Also available free through online banking.)</b>	

### VISA DEBIT CARD

At Coast Central Machines	None
At Other Machines (per transaction)	1.50
Card Replacement	15.00

### INDIVIDUAL RETIREMENT ACCOUNTS (IRAs) & HEALTH SAVINGS ACCOUNTS (HSAs)

Set-Up Fee for New Account	None
Distribution Fee	None
Annual IRA Maintenance Fee	10.00
Coverdell Annual Maintenance Fee	5.00
Health Savings Account Annual Fee	10.00

### INSTALLMENT COLLECTIONS

Set-Up Fee for New Account	125.00
Processing Payments (Requests)	8.00
Check Disbursal to Assignee	7.50
Annual Maintenance Fee	75.00

### VISA CREDIT CARDS

Application Fee	None
Annual Fee for Fixed Rate Card	None
Annual Fee for Variable Rate Card	15.00
Transaction Fees:	
For Purchases	None
For Cash Advances	2% or \$10.00, (whichever is greater)
Late Payment Fee	10.00
Transaction Receipt Copy	20.00
Card Replacement	15.00

### GENERAL

Cashier's Check	5.00
Online Bill Payer Service	0.60 per item
Incoming Wire	10.00
Outgoing Wire (Domestic)	10.00
Outgoing Wire (International)	35.00
Western Union Money Transfer	Sliding Scale
Bond Redemption Fee	None
Safe Deposit Box Fee	By Size
Safe Deposit Box Key Deposit	20.00
Safe Deposit Box Late Fee (45 Days+)	10.00
Travelers Cheques	1% of purchase
Travelers Cheques for Two	1.5% of purchase
Gift Checks	2.50 + amount
Gift Cards	3.95 + amount
Instrument Sent/Received for Collection	15.00*
Order of Foreign Currency or Drafts	10.00*
Receipt/Exchange of Foreign Currency/Checks	10.00*
Attachment or Levy Against Account	35.00
Legal Action Against Account	35.00 plus research

### RESEARCH

Statement Copy	5.00
<b>(Also available free through online banking.)</b>	
Receipt Copy	5.00
Reconciling Account Other than Current	35.00 per hour (1 hour minimum)
Month and Research/Other	

\* Plus third party costs.

**Service fees for various loan products may be charged and will vary according to loan type.**

**For business fees, please see our website at [www.coastccu.org](http://www.coastccu.org).**