



SCHEDULE OF SERVICE FEES

For PERSONAL Accounts

Effective: May 15, 2026

MEMBERSHIP SAVINGS ACCOUNTS

Monthly Service Fee:	
\$25 balance or more	Free
When less than \$25 balance	6.00
Closed within 90 days of opening	25.00
NSF Transaction Fees (See Checking Accounts)	

CHECKING ACCOUNTS

Monthly Service Fee:	
Simple Checking Account	3.00
Basic Checking Account	5.00*
Interest Checking Account	8.00*
Overdraft Transfer Fee:	
Per Transfer & Notification	5.00
An additional Cash Advance Fee will apply if transfer is made from a Visa	
Non-Sufficient Funds Transactions:	
Paid Against Non-Sufficient Funds	14.00
Return Unpaid	10.00
Returned Item (deposited or cashed)	10.00
Stop Payment Order (discounted in Online Banking)	25.00
Image Copy of Check	5.00
Available free through Online Banking	
Temporary Checks (per page of 4)	4.00

GENERAL

Cashier's Check	5.00
Incoming Domestic Wire	15.00
Outgoing Domestic Wire	25.00
International Wire	
Incoming	15.00
Outgoing	35.00
Bond Redemption Fee	Free
Safe Deposit Box Fee	By Size
Safe Deposit Box Fee Deposit (refundable)	20.00
Safe Deposit Box Late Fee (45+ days)	10.00
MasterCard Gift Cards Master	3.95 + amount
Card Prepaid Cards	Varies by Product
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

RESEARCH

Statement Copy (free through Online Banking)	5.00
Receipt Copy	Free
Reconciling Account & Research/Other	35.00 per hour

VISA DEBIT & CREDIT CARDS

Transaction Fees:	
Foreign - Intl. Service Assessment	1% (Regardless of currency conversion)
Transaction Receipt Copy	20.00
Card Replacement - one free per calendar year	10.00
Rush Replacement	45.00

VISA CREDIT CARDS

Annual Fee	Free
Transaction Fees for Cash Advances	2% or 10.00 (whichever is greater)
Late Payment Fee	10.00
At CCCU/CO-Op Network ATMs - balance inquiry	Free
- withdrawals (Cash Advance fee above)	
At Non-CCCU ATMs - balance inquiry	Free
- per transaction (plus Cash Advance fee above)	1.50

VISA DEBIT CARDS

At CCCU/CO-OP Network ATMs	Free
At Non-CCCU/CO-OP Network ATMs -balance inquiry	Free
-per transaction	1.50

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

Setup Fee for New Account	Free
Distribution Fee	Free
Traditional Annual Maintenance Fee	10.00
Roth Annual Maintenance Fee	10.00
Coverdell Annual Maintenance Fee	10.00
Health Savings Account Annual Maintenance Fee	10.00
Closure & Transfer Fee	20.00

INSTALLMENT COLLECTIONS

Setup Fee for New Account	175.00
Processing Payments (Requests)	10.00
Check Disbursal to Assignee	7.50
Annual Maintenance Fee	150.00

ONLINE BANKING

Online/Mobile/Voice Banking	Free
Domestic Wire Transfer	25.00
Stop Payment	15.00

ONLINE BANKING PREMIUM BILL PAY

SERVICES

Online/Mobile/Voice Banking	Free
Money Transfers	
To Other Financial Institution	Free
From Other Financial Institution	Free
Overnight Payments	Subject to 3rd party fees

* May be waived with Direct Deposit, primary member 60 or older, qualifying loan and deposit account balances, and more. Visit coastccu.org/personal/checking for details.

* Plus third-party costs. Service Fees for loan products may be charged and will vary according to type. Additional services on our Business Accounts Schedule of Fees.