

Belonging Never Felt Better®



SCHEDULE OF SERVICE FEES

For **PERSONAL** Accounts

Effective: May 15, 2019

MEMBERSHIP SAVINGS ACCOUNTS

Monthly Service Fee:	
\$50 balance or more	Free
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
Checking monthly service fees may be waived based on account relationships. See a Member Services Representative for details.	
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	27.00
Returned Unpaid	27.00
Returned Item (deposited or cashed)	10.00
Stop Payment Order	25.00
Image Copy of Check	5.00
Available free through Online Banking.	
Temporary Checks	2.00
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GENERAL

Cashier's Check	5.00
Incoming Domestic Wire	15.00
Outgoing Domestic Wire	15.00
International Wire	
Incoming	15.00
Outgoing	35.00
Western Union Money Transfer	varies*
Bond Redemption Fee	Free
Safe Deposit Box Fee	By Size
Safe Deposit Box Key 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
Legal Action Against Account	75.00
Plus Research	

RESEARCH

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

VISA DEBIT CARD

At Coast Central ATMs	Free
At CO-OP ATMs	Free
At All Other ATMs	1.50
per transaction	
Card Replacement	10.00
One free per calendar year.	
Rush Replacement	30.00

VISA CREDIT CARDS

Application Fee	Free
Annual Fee for Fixed Rate Card	Free
Annual Fee for Variable Rate Card	15.00
Transaction Fees:	
For Purchases	Free
For Foreign Purchases	up to 1%
For Cash Advances	2% or \$10.00 (whichever is greater)
Late Payment Fee	10.00
Transaction Receipt Copy	20.00
Card Replacement	10.00
One free per calendar year.	
Rush Replacement	30.00

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	15.00
Stop Payment	25.00

ONLINE BANKING PREMIUM BILL PAY SERVICES

Online/Mobile Bill Pay	Free
Popmoney	Free
Money Transfers	
To Other Financial Institution	Free
From Other Financial Institution	Free
Overnight Payments	Subject to 3 rd party fees

* 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.