

Service Fees

Effective as of July 5, 2023

Service Fees

ATM/VISA Debit Card:	
International Transaction Fee (% of transaction)	
Currency Conversion	1%
No Currency Conversion	.8%
Card Replacement	\$7.50
Card Replacement – Rush Delivery	45.00
PIN Replacement	2.00
Copy of Sales Draft	15.00
Certified Check	20.00
Copy Of Check, Official Check, Money Order, Tax Forms	4.00
Copy Of Statement	4.00
Lost Passbook Re-issue	15.00
Money Order	4.00
Official Check	7.00
Safe Deposit Boxes:	
Varies according to size	30.00 – 175.00
Lost/Replacement Key	20.00
Drilling	150.00
Late Fee	5.00/month
Temporary Checks	\$2/5

Special Services

Account Balancing Assistance	\$25.00/hr min.
Account Research	30.00/hr min.
Account Verification Fee	25.00
Coin/Currency Order	5.00
Coin Sorting	3%
Executions:	
Levy Processing	\$75.00
Garnishment Processing	75.00
Night Deposit Bag Purchase	25.00
Off-Site Document Retrieval	40.00

Account Fees

Account Activity Printout	\$4.00
Account Collection Fee	15.00
Check Images With Paper Statement	3.00
Dormant Account Fee	25.00
Early Club Closeout	5.00

Account Fees - *continued*

Failed ACH Transaction Fee	\$35.00
Insufficient/Uncollected Funds Return	\$35.00/per presentment*
Insufficient/Uncollected Funds (Overdraft) Paid	\$35.00/per presentment*
ATM & Everyday Debit Card Overdrafts	
Transaction Amount	
\$0.01 - \$5	7.50 ea.
\$5.01 - \$10	17.50 ea.
\$10.01 - \$15	27.50 ea.
\$15.01+	35.00 ea.
Overdraft Transfer From Savings	10.00
Returned Deposited Item	15.00
Returned Mail	5.00

Transaction Fees

Collection Item – Domestic:	
Incoming	\$25.00
Outgoing	
Check amount less than \$100	5.00
Check amount between \$100-\$1,000	10.00
Check amount greater than \$1,000	25.00
Collection Item – Foreign:	
Outgoing	
Check amount less than \$100	5.00
Check amount between \$100-\$1,000	10.00
Check amount greater than \$1,000	25.00
IRA Custodian to Custodian Transfer	30.00
Stop Payment:	
Money Order	30.00
Official Check	30.00
Personal/Business Check	30.00
ACH	30.00
Wire Transfer – Domestic:	
Incoming	15.00
Outgoing	20.00
Wire Transfer – International:	
Incoming	15.00
Outgoing	45.00

*We will charge an Insufficient/Uncollected Funds (Overdraft) Paid fee or Insufficient/Uncollected Funds Return fee regardless of the number of times an item is presented to us for payment against insufficient funds, and regardless of whether we pay or return the item.

Personal Checking

Checkbooks and other supplies available at an additional cost depending on style.

Advantage Checking

Monthly Service Charge
If a minimum of 6 non-ATM debit card transactions and 1 direct deposit or withdrawal/month are not posted \$25.00

Direct Checking Plus (requires direct deposit)

Monthly Service Charge
If Direct Deposit is terminated \$10.00

Spectrum Checking

Monthly Service Charge
If a minimum \$1,000 average daily balance in checking or a minimum \$5,000 average daily balance in any combination of Coastal1 Credit Union deposit, loan and/or mortgage accounts is not maintained \$12.00

ATM Transaction (Foreign ATM)
After 10 withdrawals per month 2.50 ea.

Statement Savings

ATM Transaction (Foreign ATM) \$2.50 ea.

Direct Statement Savings (requires direct deposit)

ATM Transaction (Foreign ATM)
After 10 withdrawals per month \$2.50 ea.

Money Market Statement Account

Monthly Service Charge
If a minimum daily balance of \$2,500 is not maintained \$5.00

Business Checking

Small Business Checking

300 FREE Transactions per Month
Transactions include: Checks paid/withdrawals, Deposits, ACH debits and credits, POS/Debit transactions
After 300 transactions per month \$0.30 ea.
ATM Transaction (Foreign ATM)
After 10 withdrawals per month 2.50 ea.

Business Checking

Monthly Service Charge \$20.00
ATM Transaction (Foreign ATM) 2.50 ea.

Association/Non-Profit Checking

25 FREE Transactions per Month
Transactions include: Checks paid/withdrawals, Deposits, ACH debits and credits, POS/Debit transactions
After 25 transactions per month \$0.30 ea.
Monthly Service Charge 3.00
Monthly service charge and per transaction fees waived if a minimum \$1,000 average daily account balance is maintained
ATM Transaction (Foreign ATM)
After 10 withdrawals per month 2.50 ea.

Business High Yield Savings

Monthly Service Charge
If a minimum average daily balance of \$2,500 is not maintained \$10.00
ATM Transaction (Foreign ATM)
After 10 withdrawals per month 2.50 ea.

Business Statement Savings

ATM Transaction (Foreign ATM) \$2.50 ea.

Business Money Market

Monthly Service Charge
If a minimum daily balance of \$2,500 is not maintained \$5.00