

SERVICE CHARGE SCHEDULE FOR BUSINESS ACCOUNTS

Effective November 1, 2017

CHECKING FEES	SMALL BUSINESS CHECKING	CHOICE BUSINESS CHECKING	PREMIER BUSINESS CHECKING	NON-PROFIT CHECKING
Minimum Opening Deposit	\$100	\$100	\$100	\$100
Monthly Fee	\$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
Deposits – Per Month	10 Free – Additional \$1 per deposit	15 Free – Additional \$1 per deposit	25 Free – Additional \$1 per deposit	No charge
Deposited Items – Per Month	100 Free – Additional \$.15 per item	125 Free – Additional \$.25 per item	150 Free – Additional \$.25 per item	100 Free – Additional \$.10 per item
Items Paid – Per Month	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
Currency – Deposited	\$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
Currency/Coin – Sold	\$1 per strap, \$1 per roll	\$1 per strap, \$1 per roll	\$1 per strap, \$1 per roll	\$1 per strap, \$1 per roll
Coin – Deposit (if available)	>\$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
ACH Debits	(See Items Paid – Per Month above)	(See Items Paid – Per Month above)	(See Items Paid – Per Month above)	(See Items Paid – Per Month above)
ACH Credits	No charge	No charge	No charge	No charge
Online Banking	No charge	No charge	No charge	No charge

CHECKING AND SAVINGS

Returned Item Fee – applies to returned items created by check, in-person withdrawal, ATM withdrawal, or other electronic means in a 12 month period	
1 – 3 items	\$27 each
4 – 6 items	\$29 each
7 or more items	\$35 each
Overdraft Item Fee – applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means in a 12 month period	
1 – 3 items	\$27 each
4 – 6 items	\$29 each
7 or more items	\$35 each
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
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)	\$5 per month
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
Internal Service Assessment Fee	% of transaction
Multiple Currency Conversion	1.0%
Single Currency Conversion	0.8%
Lost Card Reissue	\$5 each
Lost/Stolen Card Reissue – Overnight	Cost
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)	Free
CoastLine (phone banking)	Free
Collection (check processed for collection) (\$25 minimum per item)	Cost
Escheat Notice	\$2 each
Funds Availability Verification (merchants only)	\$3 per check
Gift Card	\$3.95 each
Legal Processes	\$50 each
Membership (one-time fee)	\$5 per primary member
Quality Service Council	\$6
Research (\$25 minimum)	\$25 per hour
Returned Deposited Item (deposit/loan payments only)	\$20
Returned Mail (statements only)	\$5 each
Statement Copy (one free per month)	\$3 each
Stop Payment (applies to ACH Stop Payment, ACH Revoke, Cashier's Check Declaration of Loss, and Checking Stop Payment)	\$25 each
Travelers Cheques (free with deposit balance > \$5,000)	1.0% of value
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.