



SERVICE CHARGE SCHEDULE for Consumer Accounts Effective January 1, 2017

CHECKING and SAVINGS

Dividend Checking Maintenance (waived with \$1,500 daily balance)	\$8.00 per month
No Fee Checking Maintenance	Free
Fresh Start Checking Maintenance	\$10.00 per month
Ultra Performance Checking Maintenance (waived with \$15,000 daily balance)	\$20.00 per month
Free Checking with eStatements, waived with one of the following:	\$1.50 per month
• Within 60 days of account opening, enrollment in eStatement	
• Within 60 days of account opening, direct deposit (or aggregate) of \$250 or more per month	
• Primary member is 18 or younger or 62 or older	
Extra Value Checking	\$3.95 per month
Nonsufficient Funds/Uncollected Funds occurring within a 12-Month period (applies to overdrafts created by check, ATM, POS, Debit Card, Bill Pay, ACH, Loan Autopay, or other electronic means that are paid or returned)	
1 – 3 items	\$27.00 each
4 – 6 items	\$29.00 each
7 or more items	\$35.00 each
Courtesy Pay	
1 – 3 items	\$27.00 each
4 – 6 items	\$29.00 each
7 or more items	\$35.00 each
Debit Card Courtesy Pay (everyday Debit Card purchases)	\$27.00 each
Preauthorized Overdraft Transfer (check, ATM, POS, Debit Card, Bill Pay, ACH, and Loan Autopay)	\$5.00 each
Printed Checks	Cost
Temporary Checks (free with new accounts)	\$2.00 per sheet
Single Service Fee (savings only, waived with \$50 daily balance)	\$5.00 per month
Money Market Index Maintenance (waived with \$2,500 daily balance)	\$10.00 per month
Check Cashing (savings only, waived with average balance > \$300 or if minor)	\$3.00 each
Closed Account (closed within 90 days of opening)	\$10.00 each
IRA Transfer to Another Institution	\$25.00 each

ONLINE BANKING

Bill Pay	Free
CalCoast ONLINE (online banking)	Free
Check Copy	Free
e-Statement	Free
Stop Payment (checks only)	\$15.00 each

ATM and DEBIT CARDS

California Coast CU and CO-OP ATM Transactions	Free
Other Network Balance Inquiry	\$1.50 each
Other Network Transactions	\$2.00 each
International Service Assessment Fee	% of transaction
Multiple Currency Conversion	1.0%
Single Currency Conversion	0.8%
Lost Card Reissue	\$5.00 each
Lost/Stolen Card Reissue – Overnight	Cost
ATM Deposit or Payment Adjustments	\$5.00 each

OTHER SERVICES

Cashier's Check (one free per day)	\$5.00 each
CoastLine (phone banking)	Free
Coin (deposited/sold)	\$0.25 per roll
Collection (check processed for collection) (\$25.00 minimum per item; Additional fees may apply from receiving institution and will be deducted from payment proceeds.)	Cost
Deposit or Payment Adjustment Fee	\$5.00 each
Escheat Notice	\$2.00 each
Funds Availability Verification (merchants only)	\$3.00 per check
Gift Card	\$3.95 each
Legal Processes	\$50.00 each
Membership (one-time fee)	\$5.00 per primary member
Medallion Signature Guarantee	\$25.00 per form
Quality Service Council	\$6.00
Research (\$25.00 minimum)	\$25.00 per hour
Returned Item (deposit/loan payments only)	\$20.00 each
Returned Mail (statements only)	\$5.00 each
Statement Copy (one free per month)	\$3.00 each
Stop Payment (applies to ACH Stop Payment, ACH Revoke, Cashier's Check Declaration of Loss, and Checking or Line of Credit Check Stop Payment)	\$25.00 each
Travelers Checks (free with deposit balances > \$5,000)	1.00% of value
Verification of Deposit	\$10.00 each
Wire Transfer – Domestic Outgoing or Trace	\$25.00 each
Wire Transfer – Foreign Outgoing or Trace	\$45.00 each

LOANS

Extension "Skip-A-Pay"	\$75.00 each
Loan Modification/Re-write	\$150.00 each
DMV Processing	Cost

Fees subject to change. For additional information, contact us at 877.495.1600 or visit our website at calcoastcu.org.