



SERVICE CHARGE SCHEDULE for Business Accounts Effective 07/28/2026

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

ACCOUNTS	
Nonsufficient Funds/Uncollected Funds Applies to overdrafts created by check, ATM, POS, Debit Card, Bill Pay, ACH, Loan Autopay, or other electronic means that are paid or returned.	\$14 each, maximum of four (4) fees per day, per checking/savings
Business Money Market Savings	Free
Business Savings Monthly Maintenance (waived with a \$50 average daily balance in a non-checking account)	\$5 per month
Money Market Index Monthly Maintenance (waived with \$2,500 average daily balance)	\$10 per month
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
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
International Service Assessment Fee	% of transaction
Lost Card Reissue	\$5 each
Card Rush Fee	\$25 each
ATM Deposit or Payment Adjustment	\$5 each

ONLINE BANKING	
Bill Pay	Free
Digital Banking	Free
Check Copy	Free
eStatements	Free
Stop Payment (checks only)	\$15 each

OTHER SERVICES	
Cashier's Checks (one free per day)	\$5 each
CoastLine (phone banking)	Free
Collection (check processed for collection) (\$25 minimum per item; additional fees may apply from the receiving institution and will be deducted from payment proceeds.)	Cost
Deposit or Payment Adjustment Fee	\$5 each
Escheat Notice	\$2 each
Funds Availability Verification (merchants only)	\$3 per check
Legal Processes	\$50 each
Membership (one-time fee)	\$5 per primary member
Research (\$25 minimum)	\$25 per hour
Returned Mail (statements only)	\$5 each
Statement Copy (one free per month)	\$3 each
Verification of Deposit	\$10 each
Stop Payment (applies to ACH, ACH Revoke, Cashier's Check, Personal Check, and Line of Credit Check)	\$25 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.