



SERVICE CHARGE SCHEDULE

for Consumer Accounts

Effective 01/01/2026

CHECKING	
Access Account	Free
Dividend Checking (waived with \$1,500 daily balance)	\$8 per month
No Fee Checking	Free
Free Checking for Life	Free
Fresh Start Checking	\$10 per month
Ultra-Performance Checking (waived with \$15,000 daily balance)	\$20 per month
Free Checking with eStatements, waived with one of the following: <ul style="list-style-type: none"> • Within 60 days of account opening, enrollment in eStatements • 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 	\$1.50 per month
Extra Value Checking	\$3.75 per month
Nonsufficient Funds/Uncollected Funds Courtesy Pay Debit Card Courtesy Pay 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 account
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

SAVINGS	
Primary Savings (waived with \$50 daily balance or another product)	\$5 per month
Special Savings	Free
Smart Savings	Free
Money Market Savings	Free
Money Market Index (waived with \$2,500 daily balance)	\$10 per month
Check Cashing (savings only, waived with average balance > \$300 or if minor)	\$3 each
Closed Account (closed within 90 days of opening)	\$10 each
IRA Transfer to Another Institution	\$25 each

ONLINE BANKING	
Bill Pay	Free
CalCoast ONLINE (online banking)	Free
Check Copy	Free
eStatement	Free
Stop Payment (checks only)	\$15 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

OTHER SERVICES	
Cashier's Check (one free per day)	\$5 each
CoastLine (phone banking)	Free
Coin (deposited/sold)	\$0.25 per roll
Coin Processing (Coin Counter Machine) Up to \$200 per month, or \$1,000 annually	Free
Coin Processing (Coin Counter Machine) Any amount over \$200 per month, or over \$1,000 annually	12%
Collection (check processed for collection) (\$25 minimum per item; additional fees may apply from 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
American Consumer Council	\$6
Medallion Signature Guarantee	\$25 per form
Research (\$25 minimum)	\$25 per hour
Returned Mail (statements only)	\$5 each
Statement Copy (one free per month)	\$3 each
Stop Payment (applies to ACH, ACH Revoke, Cashier's Check, Personal Check, and Line of Credit Check)	\$25 each
Verification of Deposit	\$10 each
Wire Transfer – Domestic Outgoing or Trace	\$25 each
Wire Transfer – Foreign Outgoing or Trace	\$45 each

LOANS	
Extension "Skip-A-Pay"	\$38 each
Loan Modification/Re-write	\$150 each
DMV Processing	Cost

Fees subject to change. For additional information, contact us at (877) 495-1600 or visit our website at calcoastcu.org.