

FEE SCHEDULE

Effective September 1, 2023



**CENTRAL COAST
Federal Credit Union**
Community Minded.™ Just Like You!

SCHEDULE OF FEES AND CHARGES

SERVICE	DESCRIPTION	FEE	LIMITATIONS	
Membership	Membership Fee	\$5.00	Waived for minors 17 yrs & younger	
Card Services	Replacement Card	\$10.00	VISA Debit	
	Rush Replacement Card	\$20.00		
	ATM Deposit Correction Fee	\$15.00	On ATM's	
	International Fee	1%	Of the transaction amount	
	Foreign Usage/Non CO-OP Machine	\$3.00	Waived if CO-OP machine	
	Empty Envelope Deposit	\$15.00	On ATM's	
	Non-Members Foreign Deposit Return	\$6.00	On ATM's	
	Debit Transaction Dispute	\$20.00	Fee can be avoided by disputing with merchant	
	Other Misc. Services	Skip-A-Pay Program	\$32.00	Limit of two (2) within a 12 month period
		Official Checks	\$7.00	
Money Orders		\$7.00		
Notary/Medallion Signature Guarantee		\$0.00	\$15.00 Non-members, per signature	
Overdraft Transfer Fee		\$5.00	Overdraft from savings to checking	
Share to Share Phone Transfer		\$5.00	FREE using online banking	
Domestic Bank Wires		\$25.00		

SCHEDULE OF FEES AND CHARGES

SERVICE	DESCRIPTION	FEE	LIMITATIONS
Other Misc. Services	International Bank Wires	\$35.00	
	Return Mail	\$10.00	Returned by post office
	FAX	\$2.00	Additional \$1 per page if over 3 pages
	Photocopies	\$4.00	Per statement
	Levies/Garnishments	\$125.00	
	Online Bill Pay Service Fee	\$0.00	<i>FREE</i>
	Verification of Deposit	\$10.00	
Loans	Loan Transfer Fee (LOC)	\$5.00	Overdraft from LOC to checking
	Loan Set Up Fee	\$15.00	Debt Consolidation \$30 (Waived for auto loans)
	Lien Satisfied Fee	\$25.00	Lost or damaged title
	EZ Pay	\$10.00	<i>FREE</i> using www.centcoastfcu.com
Home Equity Lines of Credit (HELOC)	Documentation Preparation	\$350.00	
	Application	\$0.00	<i>FREE</i>
	Flood Certificate	\$79.00	
	Credit Report	\$3.43	Per applicant/ per report
	Subordination	\$150.00	
	Estimate of Market Value Fee	Fee Varies	

SCHEDULE OF FEES AND CHARGES

SERVICE	DESCRIPTION	FEE	LIMITATIONS
First Mortgages	Reconveyance	\$45.00	
	Demand Payoff	\$30.00	
Saving/ Checking	Early Account Closure	\$5.00	Waived after 90 days
	Below Minimum Balance	\$5.00	Monthly, waived first 30 days
	Community Checking Monthly Service Charge	\$0.00	FREE
	Dormant Fee	\$5.00	After 12 months of no activity
	Temporary Checks	\$5.00	First set free for new account
	Check Printing	Varies	One box free per calendar year with Direct Deposit
	Check Photocopy	\$2.00	Per item
	Non-Sufficient Funds Returned Item	\$32.00	Checks/Cards/ ACH/Bill Pay
	Courtesy Pay	\$32.00	Checks/ACH/Bill Pay
	Excessive Share Withdrawal (per Reg. D)	\$5.00	Fee imposed after 6 transactions
IRA's	Transfer/Rollover	\$25.00	If under 59 1/2 years of age
	Early Withdrawal	\$25.00	If under 59 1/2 years of age

SCHEDULE OF FEES AND CHARGES

<i>SERVICE</i>	<i>DESCRIPTION</i>	<i>FEE</i>	<i>LIMITATIONS</i>
Other Services	Return Deposit Item	\$25.00	\$10.00 for redeposit of check
	Stop Payments	\$25.00	Checks, ACH, Official Checks, Money Orders (MO)
	Payroll Advance	\$32.00	
	Reconciliation/Research	\$25.00	Charged per hour (1 hour min)
	Mini Statement	\$1.00	Per page
	Overnight Delivery Fee	Varies	As charged by vendor

www.centcoastfcu.com

4242 Gigling Road, Seaside, CA 93955

Tel: (831) 393-3480 Fax: (831) 899-2572



NMLS # 786119