

FEE SCHEDULE

Effective January 1, 2023



**CENTRAL COAST
Federal Credit Union**

Community Minded.™ Just Like You!

SCHEDULE OF FEES AND CHARGES

<i>SERVICE</i>	<i>DESCRIPTION</i>	<i>FEE</i>	<i>LIMITATIONS</i>
Membership	Membership Fee	\$5.00	Waived for minors 17 yrs & younger
Card Services	Replacement Card	\$10.00	VISA Debit
	ATM Deposit Correction Fee	\$5.00	On ATM's
	International Fee	1%	Of the transaction amount
	Foreign Usage/Non CO-OP Machine	\$2.00	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	\$5.00	
	Money Orders	\$2.00	
	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	\$2.00	<i>FREE</i> using online banking
	Domestic Bank Wires	\$25.00	

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SERVICE	DESCRIPTION	FEE	LIMITATIONS
Other Misc. Services	International Bank Wires	\$35.00	
	Return Mail	\$7.00	Returned by post office
	FAX	\$2.00	Additional \$1 per page if over 3 pages
	Photocopies	\$4.00	Per statement
	Levies/Garnishments	\$100.00	
	Online Bill Pay Service Fee	\$0.00	<i>FREE</i>
	Verification of Deposit	\$5.00	
Loans	Loan Transfer Fee (LOC)	\$5.00	Overdraft from LOC to checking
	Loan Set Up Fee	\$10.00	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	\$250.00	
	Application	\$50.00	
	Flood Certificate	\$79.00	
	Credit Report	\$3.43	Per applicant/ per report
	Subordination	\$150.00	
	Estimate of Market Value Fee	Fee Varies	

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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/Cards/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
Other Services	Return Deposit Item	\$25.00	\$10.00 for redeposit of check	
	Stop Payments	\$20.00	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	

www.centcoastfcu.com

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