

Schedule of Fees and Charges



| SERVICE | DESCRIPTION | FEE | LIMITATIONS |
|-----------------|------------------------------------|-----------------|-------------------------------------------------|
| Mortgages Cont' | Deed Forwarding | \$50.00 | |
| | 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 |
| | Checking Fee | \$12.00 | Monthly, Sapphire members only |
| | Dormant Fee | \$5.00 | After 12 months of no activity |
| | Temporary Checks | \$5.00 | First set free for new account |
| | Check Printing ** | Varies | Diamond member - one box free per calendar year |
| | 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 | \$5.00 |
| IRA's | Transfer/Rollover | \$25.00 | |
| | Early Withdrawal | \$25.00 | If under 59 1/2 years of age |
| Other Services | Return 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 hr min) |
| | Mini Statement | \$1.00 | Per page |
| | Collection Item | \$20.00 | |

****Waived for Diamond Member**

Updated 5/2/19

Schedule of



www.centcoastfcu.com

4242 Gigling Rd., Seaside, CA 93955
 Tel: (831) 393-3480 • Fax: (831) 899-2572



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| SERVICE | DESCRIPTION | FEE | LIMITATIONS |
|---------------|--------------------------------------|---------|--------------------------------------------------------------------------------------------------------|
| 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 |
| | Foreign Deposit Return | \$6.00 | On ATM's |
| | Debit Transaction Dispute | \$20.00 | Fee can be avoided by disputing with merchant |
| Other Misc. | "Skip A Pay" Program | \$32.00 | Limit of two (2) within a 12 month period |
| | Official Checks ** | \$5.00 | No charge over audio response/online account access. (One (1) free check for Diamond member per month) |
| | Money Orders ** | \$2.00 | Three (3) free for the month, \$2.00 fee thereafter (Diamond only) |
| | Notary/Medallion Signature Guarantee | \$15.00 | Per signature (Sapphire members only) |
| | Overdraft Transfer Fee | \$5.00 | Overdraft from savings to checking |
| | Share to Share Phone Transfer | \$2.00 | FREE if using audio response/online banking |
| Services | Western Union | \$25.00 | Includes some overseas military bases & US territories |
| | Western Union Int'l | \$35.00 | Over \$500, \$35 plus 2% of principal sent |

| SERVICE | DESCRIPTION | FEE | LIMITATIONS |
|-----------------|-----------------------------------------|-------------------|----------------------------------------------|
| | Photocopies | \$0.10 | Per page |
| | Bank to Bank Wires | \$25.00 | |
| | Statement Copy | \$4.00 | Per statement |
| | Return Mail | \$7.00 | Returned by post office |
| | FAX | \$2.00 | Additional \$1 per page if over 3 pages |
| | Mail | Going Rate | US Mail, UPS, or FedEx |
| | Levies/Garnishments | \$50.00 | |
| | Safe Deposit Box | \$30, \$40, \$80 | SM, MED, LG annual fee (Salinas Branch Only) |
| | -Key Deposit | \$20.00 | |
| | -Lost Key/Force Open | \$20.00 | |
| | -Locksmith | | Locksmith fees will vary |
| | Online Bill Pay Fee | \$5.00 | Monthly, Sapphire members only |
| | Verification of Deposit | \$5.00 | |
| Loans | Loan Transfer Fee (LOC) | \$5.00 | Overdraft from LOC to checking |
| | Application | \$10.00 | |
| | Loan Extension Fee (financial hardship) | \$25.00 - \$50.00 | Two extensions per calendar year |
| | Lien Satisfied Fee | \$25.00 | Lost or damaged title |
| Loans/Mortgages | Loan Modification Fee | \$50-\$450.00 | Restrictions apply |
| | Documentation Preparation | \$250.00 | \$50 for home equity line of credit |
| | Application | \$50.00 | |
| | Flood Certificate | \$79.00 | |