

# 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, <b>Sapphire</b> 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	Fee imposed after 6 transactions (per Reg. D)
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 6/13/18

## Schedule of



[www.centcoastfcu.com](http://www.centcoastfcu.com)

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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	Months may vary
	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
	Notary/Medallion Signature Guarantee	\$15.00	Per signature ( <b>Sapphire</b> members only)
	Overdraft Transfer Fee	\$5.00	Overdraft from savings to checking
	Share to Share Phone Transfer	\$2.00	<b>FREE</b> 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, <b>Sapphire</b> 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	