

- 1 Monthly fee waived if minimum average daily balance requirement is met. Average daily balance requirement for Preferred Checking is \$1,500.
- 2 Monthly fee waived if minimum average daily balance requirement is met. Average daily balance requirement for Preferred Plus Checking is \$10,000.
- 3 All new members must pay a membership fee of \$5.00 at the time of basic share origination which will be deposited into the CoastHills Community Foundation general fund.

**Please Note:** All fees will be assessed at the time of service and deducted from your account. The credit union may charge any of your accounts for any fees that are due. Any fees or charges assessed to the credit union for extra service or special handling of your account will be passed on to you. We reserve the right to change this Fee Schedule at any time without prior notice.

# Business Services Fee Schedule

**CoastHills**  
BUSINESS SERVICES  
www.CoastHills.coop  
(800) 262-4488



**CoastHills**  
CREDIT UNION  
Another great day.®

## ACH ORIGINATIONS

NACHA Rules Book (required) ..... Annually/Costs Vary

Originations ..... FREE

Overdrawn ACH ..... \$ 32.00 per item

## CHECKING ACCOUNT

### ATM/Visa Debit Card

ATM Network ..... \$ 1.00

*Per transaction on non-CoastHills ATMs. Some institutions may impose a surcharge to use their ATM, which must be displayed on their ATM*

ATM Overdrawn ..... \$ 32.00 per item

Card Replacement ..... \$ 5.00

Domestic Rush Orders ..... \$ 25.00 each

### Cash Deposits

First \$2,500 Deposits (Preferred Checking)..... FREE

First \$5,000 Deposits (Preferred Plus Checking).... FREE

Additional \$1,000 Deposits ..... \$ 2.00 each

Check Printing ..... Costs Vary

### Checking Fees

Preferred Checking..... \$ 10.00<sup>1</sup> per month

Preferred Plus Checking..... \$ 15.00<sup>2</sup> per month

NSF—Reg D Exceeded ..... \$ 32.00 per occurrence

### Number of Items

First 400 Items ..... FREE

Additional Items..... \$ 0.20 each item

Overdraft Privilege ..... \$ 32.00 per item

Overdrawn Check ..... \$ 32.00 per item

Stop Payment ..... \$ 32.00 per item

*Per check, range of checks, or ACH item*

## CREDIT CARDS

Annual Fee ..... \$ 25.00

Cash Advance ..... FREE

Credit Card Replacement ..... \$ 5.00 per card

Domestic Rush Orders ..... \$ 25.00

NSF Credit Card Payment ..... Up to \$29.00

*Fees charged by FIS, fees can be less than \$29 depending on transaction amount.*

## DEPOSIT CONNECTION FEES (REMOTE DEPOSIT CAPTURE)

Processing (purchased scanner) ..... \$ 25.00 per month  
*Monthly fee incorporates all fees (e.g., unlimited deposits and items processed)*

Processing (scanner rental) ..... \$ 45.00 per month  
*Monthly fee incorporates all fees (e.g., unlimited deposits and items processed)*

## SERVICE FEES & CHARGES

Account Reconciliation ..... \$ 25.00 per hour  
*Free if credit union error*

Account Research ..... \$ 25.00 per hour

Cashier's Check ..... \$ 5.00

Collection Items ..... \$ 10.00  
*Incoming/outgoing, other fees may be incurred by outside source*

Deposit Returned ..... \$ 5.00 per item  
*Fee will be charged if item deposited to any account if returned*

Dormancy Fee ..... \$ 5.00 per month  
*No activity for more than 365 days*

Escheated Account Fee ..... \$ 2.00

Interest on Lawyer's Trust Accounts (IOLTAs) ..... FREE

Levy or Garnishment ..... \$ 35.00  
*Fee will be charged if funds are delivered in compliance with a levy or garnishment*

Membership Fee ..... \$ 5.00<sup>3</sup>

Money Order ..... \$ 3.00

Name/TIN Discrepancy (IRS Mismatch) ..... \$ 260.00

### Night Drop

First 25 Bags ..... FREE

Additional 100 Bags ..... \$ 17.25

Online Banking ..... FREE

### Safe Deposit Box

Box Drilling & Lock Replacement ..... Actual Cost

Lost Key Fee ..... \$ 10.00

Various Sizes ..... Annual Fee \$25.00 - \$110.00

VoiceChoice ..... FREE

Web BillPay ..... FREE

### Wire Transfer

Incoming ..... FREE

Outgoing ..... \$ 25.00