

## Business Service Fees

Effective as of August 1, 2025

### Service Fees

ATM/VISA Debit Card:	
International Transaction Fee	
(% of transaction)	
Currency Conversion	1%
No Currency Conversion	.8%
Card Replacement	\$7.50
Card Replacement – Rush Delivery	45.00
PIN Replacement	2.00
Copy of Sales Draft	15.00
Certified Check	20.00
Copy Of Statement, Check, Official Check,	
Money Order, Tax Forms	5.00
Lost Passbook Re-issue	15.00
Money Order	4.00
Official Check	7.00
Safe Deposit Boxes:	
Varies according to size	30.00 – 175.00
Lost/Replacement Key	20.00
Drilling	150.00
Late Fee	5.00/month
Temporary Checks	\$2/5

### Special Services

Account Balancing Assistance	\$25.00/hr min.
Account Research	30.00/hr min.
Account Verification Fee	25.00
Coin/Currency Order	5.00
Coin Sorting	3%
Levy/Garnishment Processing	\$100.00
Night Deposit Bag Purchase	25.00
Off-Site Document Retrieval	40.00

### Account Fees

Account Activity Printout	\$4.00
Account Collection Fee	15.00
ACH Origination Fee	5.00
Dormant Account Fee	50.00
Early Club Closeout	5.00
Failed ACH Transaction Fee	35.00
Inactivity Fee (no activity for 12 months)	5.00/month

### Account Fees - continued

Insufficient/Uncollected Funds Return	
	\$35.00/per presentment*
Insufficient/Uncollected Funds (Overdraft) Paid	
	\$35.00/per presentment*
ATM & Everyday Debit Card Overdrafts	
Transaction Amount	
\$0.01 - \$5	7.50 ea.
\$5.01 - \$10	17.50 ea.
\$10.01 - \$15	27.50 ea.
\$15.01+	35.00 ea.
Overdraft Transfer From Savings	10.00
Returned Deposited Item	15.00
Returned Mail	5.00/month

### Transaction Fees

Collection Item – Domestic:	
Incoming	\$25.00
Outgoing	
Check amount less than \$100	5.00
Check amount between \$100-\$1,000	10.00
Check amount greater than \$1,000	25.00
Collection Item – Foreign:	
Outgoing	
Check amount less than \$100	5.00
Check amount between \$100-\$1,000	10.00
Check amount greater than \$1,000	25.00
IRA Custodian to Custodian Transfer	30.00
Stop Payment:	
Money Order	30.00
Official Check	30.00
Personal/Business Check	30.00
ACH	30.00
Wire Transfer – Domestic:	
Incoming	15.00
Outgoing	20.00
Wire Transfer – International:	
Incoming	15.00
Outgoing	45.00

\*We will charge an Insufficient/Uncollected Funds (Overdraft) Paid fee or Insufficient/Uncollected Funds Return fee regardless of the number of times an item is presented to us for payment against insufficient funds, and regardless of whether we pay or return the item.

### Business Checking

#### Business Essentials Checking

200 FREE Transactions per Month	
Transactions include: Checks paid/withdrawals,	
Deposits, ACH debits and credits, POS/Debit transactions	
After 200 transactions per month	\$0.30 ea.
ATM Transaction (Foreign ATM)	
After 10 withdrawals per month	2.50 ea.
Monthly Service Charge	10.00
Monthly service charge waived if a minimum \$5,000	
average daily account balance is maintained.	

#### Business Advantage Checking

Monthly Service Charge	\$20.00
Monthly service charge waived if a minimum	
\$25,000 average daily account balance is maintained	
ATM Transaction (Foreign ATM)	2.50 ea.
Advanced Entitlement Options:	
Remote Deposit Capture (RDC)	50.00
RDC Item	0.10 ea.
Wire Transfer Service (domestic)	25.00
Outgoing	10.00 ea.
Incoming	15.00ea.
Automated Clearing House (ACH) Origination	25.00
Credit	0.10 ea.
File	10.00 ea.
Item Return	2.00 ea.
File Reversal	10.00 ea.
Deposit Sweep	100.00
Loan Sweep	250.00
Positive Pay	50.00

#### Association/Non-Profit Checking

25 FREE Transactions per Month	
Transactions include: Checks paid/withdrawals, Deposits,	
ACH debits and credits, POS/Debit transactions	
After 25 transactions per month	\$0.30 ea.
Monthly Service Charge	3.00
Monthly service charge and per transaction fees	
waived if a minimum \$1,000 average daily account	
balance is maintained	
ATM Transaction (Foreign ATM)	
After 10 withdrawals per month	2.50 ea

### Business High Yield Savings

Monthly Service Charge	\$10.00
Monthly service charge waived if a minimum	
\$2,500 average daily account balance is maintained	
ATM Transaction (Foreign ATM)	
After 10 withdrawals per month	2.50 ea.

### Business Statement Savings

ATM Transaction (Foreign ATM)	\$2.50 ea.
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### Business Money Market

Monthly Service Charge	\$5.00
Monthly service charge waived if a minimum	
\$2,500 daily account balance is maintained	



### Connecting All Locations:

401-722-2212 or 800-298-2212

### ATMs are available at all branch locations

Coastal1 has a total of nineteen offices located in:

Pawtucket, Cumberland, Smithfield, Johnston, Providence, North Providence, East Providence, Bristol, Cranston, Warwick, East Greenwich, North Kingstown, Wakefield & North Attleboro, MA

[www.Coastal1.org](http://www.Coastal1.org)

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Coastal1 Credit Union is an Affirmative Action / Equal Opportunity Employer.

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