

## Consumer 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.*

### Personal Checking

Checkbooks and other supplies available at an additional cost depending on style.

### Advantage Checking

Monthly Service Charge	\$25.00
Monthly service charge waived if a minimum of 6 non-ATM debit card transactions and 1 direct deposit or withdrawal/month are posted	

### Direct Checking Plus (requires direct deposit)

Monthly Service Charge	\$10.00
Monthly service charge waived if Direct Deposit is maintained	

### Spectrum Checking

Monthly Service Charge	\$12.00
Monthly service charge waived if a minimum \$1,000 average daily balance in checking or a minimum \$5,000 average daily balance in any combination of Coastal1 Credit Union deposit, loan and/or mortgage accounts is maintained	
ATM Transaction (Foreign ATM)	
After 10 withdrawals per month	\$2.50 ea.

### Statement Savings

ATM Transaction (Foreign ATM)	\$2.50 ea.
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### Direct Statement Savings (requires direct deposit)

ATM Transaction (Foreign ATM)	
After 10 withdrawals per month	\$2.50 ea.

### Money Market Statement Account

Monthly Service Charge	\$5.00
Monthly service charge waived if a minimum \$2,500 daily 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)

Coastal1 Credit Union is federally insured by the National Credit Union Administration, a U.S. Government Agency.

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

Equal Housing Lender Follow us on Facebook