



"Just The Facts" Product Guide: Certificates and IRAs

Use this easy-to-follow guide to get information on Coastal's services, fees, and policies. For additional details, refer to the [Account Agreement](#), [Truth in Savings \(Specials\)](#) and [Truth in Savings \(Regular\)](#). Information is accurate as of 02/01/2018, and fees or services are subject to change.

The Basics

Dividend-Bearing Accounts	Yes	<ul style="list-style-type: none"> Dividends are compounded daily All accounts earn dividends and higher opening deposits may earn an even higher rate.
Insured	Yes	Your deposits are insured by National Credit Union Administration (NCUA) up to \$250,000.
Available Terms		7-90 day, 6 months, 12, 18, 24, 36, 48, and 60 months
Minimum Deposit	\$250	<ul style="list-style-type: none"> Low minimum deposit needed to open an account, as low as \$250. For certificates 7-90 day, a \$50,000 minimum is needed.
Available for Trust	Yes	<ul style="list-style-type: none"> On Certificate products only. IRA's are excluded.
Funding Your Account		<p>You can fund your new account in a few ways:</p> <ul style="list-style-type: none"> Transfer from an existing Coastal or non-Coastal account By check at location that is convenient to you
Maturity Grace Period	7 Days	<p>During a 7 day grace period at maturity, you can do the following:</p> <ul style="list-style-type: none"> Withdraw funds, including dividends without penalty Add funds to the certificate Take no action and we'll automatically renew the certificate after the grace period ends Contact us to change the term of the certificate <p>We'll send notifications about maturing certificate at approximately 20 days before renewal.</p>

Fees / Penalties

Monthly Maintenance, Account, Official Cashier's Checks, Wires	\$0	
Early Withdrawal Penalty	Varies	<p>The penalty depends on your certificate term:</p> <ul style="list-style-type: none"> Terms less than 12 months \$25 or 90 days of dividends, whichever is greater. Terms greater than 12 months \$25 or 365 days of dividends, whichever is greater. <p>Exception We'll waive the penalty in the event the primary member is deceased or by court of law.</p>

Account Research	\$0	Per hour
Paper Statement	\$4	Per statement

Featured Services

Estatements/ Electronic Documents	\$0	Access your documents and statements securely
Digital Banking	\$0	Access your account anywhere, anytime. You can check account balances, open new certificates and much more.
Mobile Banking App	\$0	Access your account anywhere right from your hand held device whenever you want. Features include history, account balances, payment options, and much more. Text, data and other wireless carrier charges may apply.

Questions? Contact Us

Phone 24/7 Live Member Support	1-800-868-4262 or 919-420-8000
Message Center	Once you enroll in Digital Banking, send a secure message via the Message Center.
Mail	<p>General Correspondence: Coastal Credit Union PO Box 58429 Raleigh, NC 27658</p> <p>Payments/Deposits: Coastal Credit Union PO Box 10009 Irmo, SC 29063-5009</p>
Locations	COASTAL24.com/Locations