



## "Just The Facts" Product Guide: Go Green Checking

Use this easy-to-follow guide to get information on Coastal's services, fees, and policies. For additional details, refer to the [Account Agreement](#) and [Truth in Savings Disclosure](#). Information is accurate as of 10/08/2017, and fees or services are subject to change.

### The Basics

Dividend-Bearing Account	Yes	<ul style="list-style-type: none"> <li>Dividends are compounded and credited monthly</li> <li>Dividends are calculated on the average daily balance</li> <li>Tiered rate based on balance and number of debit card transactions</li> </ul>
Insured	Yes	Your deposits are insured by National Credit Union Administration (NCUA) up to \$250,000.
Minimum Opening Balance	\$100	Fund your account with as little as \$100
Available for Trust	Yes	<ul style="list-style-type: none"> <li>Trust account is available</li> </ul>
Funding Your Account		<p>You can fund your new account in a few ways:</p> <ul style="list-style-type: none"> <li>Transfer from an existing Coastal or non-Coastal account</li> <li>By check at a location that is convenient to you</li> </ul>
Rate Information	Yes	<p>Qualify for an exceptionally high rate when you make at least 30 transactions with your Go Green Checking account.</p> <p><a href="#">View Today's Rates</a></p>

### Fees / Penalties

Monthly Fees	\$0	No monthly fees
Non – Coastal ATM Inquiry	\$2.50	When you use a non-Coastal ATM
Non-Coastal ATM Withdrawal	Free	Up to 5 Free / month, then \$2.00 each
Paper Statement	\$4.00	Each statement

Coinstar	Up to 4%	Convert your coins into cash
Non – Sufficient Funds	\$33	Each item
Overdraft Forgiveness	Yes	Learn more our consumer-friendly overdraft program here.
Stop Payment (Online Banking or Telephone Banking)	\$10	Each item
Stop Payment – (Verbal or Written Request)	\$30	Each occurrence

## Featured Services

Mobile Banking App	Free	Access your account, view history, make payments, and transfer funds to your Costal account or any other financial institution. Available for iTunes and Google Play users. Text, data and other wireless carrier charges may apply.
Mobile Deposit	Free	Deposit checks directly from your mobile device and save you from making an extra trip by downloading the Mobile Banking App.
Estatements/ Electronic Documents	\$0	Access your documents and statements securely
Overdraft Line of Credit		Protect yourself from accidental overdrafts and unnecessary fees. Minimum payment amount 2.5% or \$25, whichever is greater, based on the outstanding balance until paid in full.

## Questions? Contact Us

Phone 24/7 Live Member Support	1-800-868-4262 or 919-420-8000
Message Center	

	Once you enroll or Log in to Digital Banking, send a secure message via the Message Center.
Mail	General Correspondence: Coastal Credit Union PO Box 58429 Raleigh, NC 27658  Payments/Deposits: Coastal Credit Union PO Box 10009 Irmo, SC 29063-5009
Locations	<a href="http://COASTAL24.com/Locations">COASTAL24.com/Locations</a>