



Personal Fee Schedule

Effective January 1, 2026

ACCOUNT SERVICES	
Description	Fee
Account Research	\$20.00 / Hour
Check, Receipt, Statement or Tax Document Copy	\$5.00 / Each
Escheat Fee	\$50.00
Express Delivery Service	Up to \$50.00
Inactive Account Fee (Following 6 months of account inactivity)	\$5.00 / Month ²
Interim Statement Copy (Current Month to Date)	\$10.00 / Statement
Paper Statements, Letters, and Notices ¹	\$5.00 / Month
Foreign Check Processing Fee	\$15.00 / Check
Foreign Check Returned Item Fee	\$25.00 / Item

CARD SERVICES	
Description	Fee
Express Delivery Service	Up to \$50.00
Foreign Transaction Fee	1.00% of Transaction ³

CHECKING	
Description	Fee
Bill Pay Expedited Payment (Checks Only)	\$25.00 / Request
Coastal Design Check Order	\$15.00 / Order
Official Check Issuance Fee	\$4.00 / Check

LOAN SERVICES	
Description	Fee
Account Research	\$20.00 / Hour
Late Payment Fee	Refer to loan disclosure ⁴
Electronic Loan Payment Initiated from Another Financial Institution	\$5.00 / Payment ⁸
Returned Visa® Payment	Up to \$25.00 / Item

WIRE TRANSFERS	
Description	Fee
Domestic Outgoing Wire Fee	\$15.00 / Each
International Outgoing Wire Fee	\$45.00 / Each

NON-SUFFICIENT FUNDS/OVERDRAWN	
Description	Fee
Courtesy Pay ⁵ (Applies to overdrafts created by checks and automated ACH debits)	\$25.00 / item; max of 2 per day ⁷
Courtesy Pay Plus ⁵ (Applies to overdrafts created by checks, automated ACH debits plus ATM transactions and debit card transactions)	\$25.00 / item; max of 2 per day ⁷
Non-Sufficient Funds Fee ⁵	\$25.00 / item; max 2 per day ⁶

STOP-PAYMENT ORDER	
Description	Fee
Automated Request (Single Check, Check Series, or ACH Using Online Banking or Telephone Banking)	\$10.00 / Occurrence
Verbal or Written Request (Single Check, Check Series, or ACH)	\$30.00 / Occurrence

1. You can avoid this fee by enrolling in eDocs to receive monthly statements, letters, notices and tax forms electronically.
2. Fee does not apply to minor accounts nor accounts with a balance equal to or greater than \$250.00.
3. A 1.00% Foreign Transaction Fee (in U.S. dollars) is charged on all international debit and credit card transactions, except with the Signature Premier Rewards credit card.
4. Loan disclosures with late payment fee details may be found in your loan paperwork.
5. To avoid Non-Sufficient Funds or Overdraft fees, a savings account, money market account, and an overdraft line of credit can be used as protection to your checking account. You can also set up alerts, within Digital Banking, on your checking account to monitor activity. Contact us to get started.
6. A \$25.00 fee will be charged each time an item is presented for payment and there are insufficient funds to cover it, causing the item to not be paid. There is a maximum of two cumulative fees per day, per account. Excess NSF fees will be refunded during end of day processing.
7. Coverage Limit: Courtesy Pay/Courtesy Pay Plus services are limited to a maximum of one (1) account per unique Social Security Number (SSN) or unique Employer Identification Number (EIN), not account numbers. Access to both services is subject to approval and qualification of the program is required. All negative shares must be paid within 40 days or your account will be closed. Courtesy Pay limit is \$500.00, which includes any fees charged. Whether your overdrafts will be paid is discretionary, and we reserve the right not to pay. If we do not authorize and pay an overdraft, your transaction will be denied. There is no limit on the total fees we can charge you for overdrawing your account. Any transaction that affects your negative balance by \$25.01 or more will be charged a fee of \$25.00 per overdraft, a maximum of two \$25.00 fees charged on a given day. These charges apply to all checks and automated ACH transactions, as well as debit and ATM transactions on checking accounts that have Courtesy Pay Plus overdraft service.
8. To make an electronic loan payment from another financial institution, you can make a payment through Speedpay. This service is available for debit cards, automatic drafts from your checking account or ACH payments, Discover® and MasterCard® credit cards only.