



The smarter way to bank

Service Fees

Effective as of May 18, 2022

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 Check, Official Check, Money Order, Tax Forms	4.00
Copy Of Statement	4.00
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%
Executions:	
Levy Processing	\$75.00
Garnishment Processing	75.00
Night Deposit Bag Purchase	25.00
Off-Site Document Retrieval	40.00

Account Fees

Account Activity Printout	\$4.00
Account Collection Fee	15.00
Check Images With Paper Statement	3.00
Dormant Account Fee	25.00
Early Club Closeout	5.00
Failed ACH Transaction Fee	27.50
Insufficient/Uncollected Funds Return	27.50
Insufficient/Uncollected Funds (Overdraft) Paid	
ATM & Everyday Debit Card Overdrafts	
Transaction Amount	
\$0.01 - \$5	5.00 ea.
\$5.01 - \$10	10.00 ea.
\$10.01 - \$15	15.00 ea.
\$15.01+	27.50 ea.
All Other Overdrafts Paid	27.50 ea.
Overdraft Transfer From Savings	10.00
Returned Deposited Item	15.00
Returned Mail	5.00

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

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

Checking

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

Advantage Checking

Monthly Service Charge

If a minimum of 6 non-ATM debit card transactions and 1 direct deposit or withdrawal/month are not posted \$25.00

Direct Checking Plus (requires direct deposit)

Monthly Service Charge

If Direct Deposit is terminated \$10.00

Spectrum Checking

Monthly Service Charge

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 not maintained \$12.00

ATM Transaction (Foreign ATM)

After 10 withdrawals per month 2.50 ea.

Statement Savings

ATM Transaction (Foreign ATM)

\$2.50 ea.

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

If a minimum daily balance of \$2,500 is not maintained \$5.00

Connecting All Locations:

401-722-2212 or 800-298-2212

Branch Locations:

Pawtucket, 1200 Central Ave.

Pawtucket, 540 Broadway

Pawtucket, 571 Smithfield Ave.

Cumberland, 1855 Mendon Road

Smithfield, 379 Putnam Pike

Providence, 457 Angell St., *Wayland Square*

N. Providence, 1617 Mineral Spring Ave.

E. Providence, 660 Warren Ave.

E. Providence, 339 Newport Ave.

Bristol, 576 Metacom Ave., *Belltower Square*

Cranston, 40 Sockanosset Cross Road

Cranston, 96 Independence Way, *off Plainfield Pike*

Warwick, 405 Warwick Ave.


Warwick, 3319 Post Road

E. Greenwich, 5661 Post Road

N. Kingstown, 221 Tower Hill Road

Wakefield, 84 Old Tower Hill Road

ATMs are available at all branch locations

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401-722-2212 | 800-298-2212

Coastal1.org

Coastal1 Credit Union is federally insured by the
National Credit Union Administration.

