



MISCELLANEOUS FEES AND CHARGES

ATM Service Charge* (withdrawal, inquiry, or transfer at a non-BayCoast Bank ATM).....	\$2.00
▪ From Preferred Checking, Senior/Student Checking, Honor Checking, BayCoast Wave™, First Direct Checking, RightStart, and Active Checking (with qualification).....	No charge
Balance/Account Inquiry*.....	\$1.00
Bank Check.....	\$5.00
Bill Payment Service (Online Banking).....	No charge
Check Printing.....	Fee depends on style of check ordered
Coin & Currency Order Fulfillment ^Δ	Standard – \$5.00 Non-standard same day – \$10.00
Coin & Currency Processing ^Δ	\$15.00/hour (30 minutes or more)
Copy of Check.....	\$5.00
Copy of Statement.....	\$5.00
Counter Check*.....	\$1.00
Cross-Border Transaction Fee (international Debit MasterCard® / BusinessCard® usage).....	up to 1.1% of the U.S. Dollar amount
Debit MasterCard® / BusinessCard® Replacement..	Standard – \$10.00 Expedited – \$25.00
Early Closeout*.....	\$25.00
Early Closeout (Savings Club Account).....	\$5.00
Electronic Bill Presentment (Online Banking).....	No charge
Escheatment (abandoned property).....	\$75.00
Foreign Check Deposit Fee (per item).....	\$25.00
Interim Statement*.....	\$5.00
IRA Annual Fee.....	\$10.00
IRA Direct Rollover Fee.....	\$35.00
IRA Pass-Through Fee.....	\$10.00
IRA Trustee Transfer Fee.....	\$35.00
Legal Process (levy, lien, or attachment).....	\$100.00
Money Order.....	\$3.00
Night Bags ^Δ	Fee depends on bag style ordered
Night Depository Key (additional/replacement) ^Δ	\$3.00
Notary Service.....	No charge
Online Banking.....	No charge
Online Money Movement Service.....	Standard Delivery – No charge Express Delivery – \$2.95
Photocopy.....	\$1.00
Positive Pay Annual Fee ^Δ	\$40.00
Research.....	\$25.00 per hour (\$10.00 minimum)
Returned Check ^Δ (deposited or cashed).....	\$15.00

Savings Club Check Processing Fee.....	\$5.00
Signature Guarantee.....	\$25.00 per item
Statement Mailing Fee ^Δ	\$2.00
Stop Payment*** (all items).....	\$30.00

WIRE TRANSFERS

Incoming Wire.....	\$15.00
Outgoing Wire (domestic).....	\$25.00
Via Online Business Banking –	No Charge
Outgoing Foreign Wire (international).....	\$50.00
Via Online Business Banking –	No Charge

FOREIGN CURRENCY EXCHANGE

Exchange Fee.....	\$5.00
Non-Account Holder Fee.....	\$5.00
Small Order Fee (transactions less than \$300.00 USD).....	\$10.00

OVERDRAFTS

Important note: overdraft fees apply to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

Insufficient Funds Charge (paid or returned)**.....	\$35.00
Overdraft Protection.....	\$5.00 per transfer
Uncollected Funds Charge (paid or returned)**.....	\$35.00

- * No charge on qualifying designated 18/65 accounts
- ** \$5.00 on qualifying designated 18/65 accounts
- *** 50% discount on qualifying designated 18/65 accounts
- Δ Commercial customers only

SAFE DEPOSIT BOXES

(Contents not insured by BayCoast Bank, FDIC, or DIF)

Dimensions	Annual Rent
2" x 5" x 24"	\$40.00
3" x 5" x 24"	\$45.00
4" x 5" x 24"	\$45.00
5" x 5" x 24"	\$55.00
3" x 10" x 24"	\$70.00
5" x 10" x 24"	\$85.00
9" x 8" x 24"	\$85.00
10" x 10" x 24"	\$150.00
18" x 15" x 24"	\$150.00

Drilling Service.....	\$175.00
Key Replacement.....	\$10.00
Late Charge.....	\$10.00

Safe deposit boxes are available at most branch locations. Please contact your local branch for box availability. Box renters receive a 20% discount off the first year's annual rent with payment via preauthorized transfer from a BayCoast Bank checking or statement savings account.



MISCELLANEOUS FEES AND CHARGES

ATM Service Charge* (withdrawal, inquiry, or transfer at a non-BayCoast Bank ATM).....	\$2.00
▪ From Preferred Checking, Student/Senior Checking, Honor Checking, BayCoast Wave™, First Direct Checking, and Active Checking (with qualification).....	No charge
Balance/Account Inquiry*.....	\$1.00
Bank Check.....	\$5.00
Bill Payment Service (Online Banking).....	No charge
Check Printing.....	Fee depends on style of check ordered
Coin & Currency Order Fulfillment ^Δ	Standard – \$5.00 Non-standard same day – \$10.00
Coin & Currency Processing ^Δ	\$15.00/hour (30 minutes or more)
Copy of Check.....	\$5.00
Copy of Statement.....	\$5.00
Counter Check*.....	\$1.00
Cross-Border Transaction Fee (international Debit MasterCard® / BusinessCard® usage).....	up to 1.1% of the U.S. Dollar amount
Debit MasterCard® / BusinessCard® Replacement..	Standard – \$10.00 Expedited – \$25.00
Early Closeout*.....	\$25.00
Early Closeout (Savings Club Account).....	\$5.00
Electronic Bill Presentment (Online Banking).....	No charge
Escheatment (abandoned property).....	\$75.00
Foreign Check Deposit Fee (per item).....	\$25.00
Interim Statement*.....	\$5.00
IRA Annual Fee.....	\$10.00
IRA Pass-Through Fee.....	\$10.00
IRA Trustee Transfer Fee.....	\$35.00
Legal Process (levy, lien, or attachment).....	\$100.00
Money Order.....	\$3.00
Night Bags ^Δ	Fee depends on bag style ordered
Night Depository Key (additional/replacement) ^Δ	\$3.00
Notary Service.....	No charge
Online Banking.....	No charge
Photocopy.....	\$1.00
Popmoney® (sending funds).....	Standard Delivery – No charge Express Delivery – \$2.95
Research.....	\$25.00 per hour (\$10.00 minimum)
Returned Check ^Δ (deposited or cashed).....	\$15.00
Savings Club Check Processing Fee.....	\$5.00
Signature Guarantee.....	\$25.00 per item

Statement Mailing Fee ^Δ	\$2.00
Stop Payment*** (all items).....	\$30.00

WIRE TRANSFERS

Incoming Wire.....	\$15.00
Outgoing Wire (domestic).....	\$25.00
Via Online Business Banking –	No Charge
Outgoing Foreign Wire (international).....	\$50.00
Via Online Business Banking –	No Charge

FOREIGN CURRENCY EXCHANGE

Exchange Fee.....	\$5.00
Non-Account Holder Fee.....	\$5.00
Small Order Fee (transactions less than \$300.00 USD).....	\$10.00

OVERDRAFTS

Important note: overdraft fees apply to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

Insufficient Funds Charge (paid or returned)**.....	\$35.00
Overdraft Protection.....	\$5.00 per transfer
Uncollected Funds Charge (paid or returned)**.....	\$35.00

- * No charge on qualifying designated 18/65 accounts
- ** \$5.00 on qualifying designated 18/65 accounts
- *** 50% discount on qualifying designated 18/65 accounts
- Δ Commercial customers only

SAFE DEPOSIT BOXES

(Contents not insured by BayCoast Bank, FDIC, or DIF)

Dimensions	Annual Rent
2" x 5" x 24"	\$40.00
3" x 5" x 24"	\$45.00
4" x 5" x 24"	\$45.00
5" x 5" x 24"	\$55.00
3" x 10" x 24"	\$70.00
5" x 10" x 24"	\$85.00
9" x 8" x 24"	\$85.00
10" x 10" x 24"	\$150.00
18" x 15" x 24"	\$150.00

Drilling Service.....	\$175.00
Key Replacement.....	\$10.00
Late Charge.....	\$10.00

Safe deposit boxes are available at most branch locations. Please contact your local branch for box availability. Box renters receive a 20% discount off the first year's annual rent with payment via preauthorized transfer from a BayCoast Bank checking or statement savings account.