

COASTLINE RATE & FEE SCHEDULE

All rates and fees are subject to change at any time.

Rates & Fees February 1st, 2010



Share Accounts	Dividend Rate	APY**	Minimum Opening Deposit	Minimum Balance to Avoid Fee	Minimum Balance to Earn Dividends	For any rate or fee not disclosed on this sheet, please contact us at (904) 346-1700 Or (800) 444-1811. * APR = Annual Percentage Rate ** APY = Annual Percentage Yield
Share Savings	0.10%	0.10%	\$5.00	---	\$100.00	
Christmas Club	0.15%	0.15% (Annual Rate)	\$5.00	---	---	
Custom Shares	0.10%	0.10%	\$5.00	---	\$100.00	
IRA Savings	0.75%	0.75%	\$25.00	\$100.00	\$100.00	

Type:	Regular Share Certificate		Petite Share Certificate		Jumbo Share Certificate		IRA Share Certificate		Money Market			High Yield Money Market		
Minimum:	\$1,000		\$40,000		\$75,000		\$1,000		\$2,500			\$25,000		
Share Certificate Terms	Dividend Rate	APY**	Dividend Rate	APY**	Dividend Rate	APY**	Dividend Rate	APY**	Tiers	APR*	APY**	Tiers	APR*	APY**
3 Months	0.25%	0.25%	---	---	---	---	---	---	\$2,500 < \$10K	0.50%	0.50%	<\$25K	0.00%	0.00%
6 Months	0.50%	0.50%	---	---	---	---	---	---	\$10K < \$25K	0.60%	0.60%	\$25K < \$40K	0.99%	1.00%
12 Months	1.24%	1.25%	1.24%	1.25%	1.49%	1.50%	1.49%	1.50%	\$25K < \$40K	0.70%	0.70%	\$40K < \$75K	1.09%	1.10%
24 Months	1.49%	1.50%	1.49%	1.50%	1.735%	1.75%	1.735%	1.75%	\$40K < \$75K	0.75%	0.75%	\$75K < \$150K	1.14%	1.15%
36 Months	1.735%	1.75%	1.735%	1.75%	1.98%	2.00%	1.98%	2.00%	\$75K +	0.99%	1.00%	\$150K +	1.24%	1.25%
48 Months	1.98%	2.00%	1.98%	2.00%	2.22%	2.25%	2.22%	2.25%	----	----	----	----	----	----
60 Months	2.47%	2.50%	2.47%	2.50%	2.96%	3.00%	2.96%	3.00%	----	----	----	----	----	----

FEEES

Automated Teller Machine (ATM)

ATM Overdraft	\$30.00
Balance Inquiry	\$ 0.40
Line of Credit Advance	No Charge
Transfer	\$0.40
Withdrawal	
Surcharge-Free Network	No Charge
All Other Networks	\$2.00

IRA Savings Accounts

Below \$100 Min Balance	\$10.00 Annually
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Loans

Late Payment	5% or \$10 Min., \$50 Max.
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Miscellaneous

Account History	\$3.00
Account Research	\$15/Hr, 1 Hr Min
ACH Return	\$30.00
ACH Stop Payment	\$30.00
Copy of Researched Transaction	\$3.00 Per Copy
Counter Checks	\$2.00 Per 4 Checks

Deposit Return Items

Member's Returned Item	\$30.00
3 rd Party Returned Item	\$30.00
Escheated Account	\$50.00
Gift Card Fee	\$4.50

Miscellaneous continued

International Currency Conversion	1.0% of Transaction
International Service Assessment	0.8% On All Visa Transactions
Legal Process / Levy	\$50.00
Money Order	\$1.00
Official Checks	\$1.00, 4 Free Per Month
On US Check Exchange	\$5.00
Photocopy of Statement	\$3.00 Free via E-Statements
Quick Cash Money	\$2.00 + Actual Cost
Quick Change Coin Counter	3% Fee For Members

Transfer Fee (For staff assisted transactions that could be performed electronically)

Transfer, Western Union	Western Union Cost
Traveler's Checks	\$0.50 Per \$100
Unable to Locate After 1 Year	\$5.00 Per Month
Unable to Forward Mail	\$5.00
Uncollected Funds	\$30.00

Money Market Accounts

Below Min Balance	\$20.00 Per Month
Below Min Withdrawal	\$20.00 Per Instance

Outgoing Wire Transfers

Domestic	\$20.00
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Fee

1.0% of Transaction
0.8% On All Visa Transactions
\$50.00
\$1.00
\$1.00, 4 Free Per Month
\$5.00
\$3.00 Free via E-Statements
\$2.00 + Actual Cost
3% Fee For Members
8% Fee For Non-Members
\$1.00

Fee

\$20.00 Per Month
\$20.00 Per Instance

Fee

\$20.00

Outgoing Wire Transfers continued

International	\$20.00 + Actual Wire Cost
<u>Share Draft Accounts</u>	
Benefits Plus Account	\$6.00 Per Month
Bill Pay	No Charge
Check Cashing Fee (Waived if minimum balance requirement is met)	\$5.00
Copy of Share Draft	\$3.00 Per Draft; Free via e-Statements
Courtesy Pay	\$30.00 Per Occurrence
Debit Card Rush	\$25.00
E-Statements	No Charge
Inquiry	\$1.00 Per Call
Inquiry Through ART	No Charge
Non-Sufficient Funds	\$30.00 Per Draft
Pin Mailer Rush	\$25.00
Point of Sale / Debit Card Purchase	No Charge
Replacement Debit Card	\$15.00 Per Card
Share Draft Printing	Varies
Stop Payment	\$30.00 Per Request
<u>Share Savings Accounts</u>	
Below Min Balance	\$5.00
Closed Acct (Within 6 Months of Opening)	\$5.00
Inactive Acct (1 Year)	\$5.00 Per Month