

Share Fees
Check, Electronic Bill Pay, ATM, VISA Debit Card, or ACH (Electronic Debit) Returns

NSF (Non-Sufficient Funds) – Per item	\$33.00
UCF (Uncollected Funds) – Per item.....	\$33.00
Overdraft transfer from savings – Per transfer	\$5.00
Deposited checks returned unpaid – Per check.....	\$20.00

Overdraft Privilege Fees

Paid NSF (Non-Sufficient Funds) – Per item	\$33.00
Returned NSF (Non-Sufficient Funds) – Per item	\$33.00

(The maximum number of Paid and/or Returned NSF Fees charged daily is five - \$165.00)

Expedited Online Bill Pay

Electronic Payment	\$5.00
Check Payment (Includes overnight shipping charges)	\$25.00

Other Share Fees

Stop Payment and Cancellation Request Fee – Per request...\$25.00
 (Includes checks, ACH/Electronic Payments, Online Bill Payment Checks, Online External Transfers.)

Daily Money Market Processing Charge – Per check.....\$20.00
 (For checks below minimum transaction limit. Checks honored solely at the Credit Union's discretion.)

Scanned e-Bills – Per Item.....	\$1.00
Online External Funds Transfer Fee – Per Transfer	\$2.00
Printed Check Charges	Prices Vary
IRA Transfer out of Credit Union.....	\$35.00
ACH Origination Fee.....	\$15.00
Inactive Account Fee – Per Month.....	\$5.00

(After one year balance of \$100 or less; excludes members 18 and under)

Early Account Closure Fee.....	\$5.00
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(Within 6 months of opening)

Wire Transfer Fee - Domestic Outgoing	\$25.00
Wire Transfer Fee - International Outgoing	\$40.00
Wire Transfer Fee - Incoming.....	\$10.00

Loan Fees

Loan Late Fee	\$30.00
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(In the case of an installment credit where we have a security interest in a consumer good or motor vehicle, the late charge payment will not exceed \$10.00.)

Returned Check Fee for a Loan Payment	\$33.00
Skip a Payment Fee (two per year) – Per skip.....	\$25.00

ATM, Debit and Credit Card Fees

Replacement Card Fee.....	\$10.00
Credit/Debit Card Expedited Delivery Rush Fee.....	\$20.00
Plus Delivery Charge.....	Up to \$50.00
Preauthorized Recurring Payment Cancellation Fee.....	\$25.00

(VISA Credit and Debit Card Purchases)

Denied Transactions (Visa Debit Card Purchases).....	\$1.00
International Transaction Fee.....	2%

(Applies to ATM, Debit and Credit card transactions. 2% of the U.S. dollar amount of the transactions, whether originally made in U.S. dollars or converted from a foreign currency.)

ATM Fees using your Sikorsky Credit Union VISA® Debit Card

At Sikorsky Credit Union ATMs	FREE
At Allpoint® and SUM® ATMs	FREE
At non-Sikorsky Credit Union ATMs – Per transaction.....	\$1.00

(ATM owner's fee/surcharge may also apply.)

ATM Fees using your Sikorsky Credit Union ATM or Credit Card

At Sikorsky Credit Union ATMs	FREE
At SUM® ATMs.....	FREE
At Allpoint® ATMs.....	FREE

(Allpoint ATM owner's fee/surcharge may apply.)

At non-Sikorsky Credit Union ATMs – Per transaction.....	\$1.00
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(ATM owner's fee/surcharge may also apply.)

VISA® Credit Card Fees

Returned Check Fee for a VISA Payment	Up to \$25.00
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(Or the amount of the minimum payment, whichever is less.)

VISA Cash Advance Fee.....	3% of the amount
VISA Late Payment Fee	Up to \$25.00

\$25 or the amount of the required minimum payment, whichever is less.

Miscellaneous Fees
Telephone Transfers – Between Sikorsky Credit Union Accounts

Using SmartTeller.....	FREE
Not Using SmartTeller – Per Transfer.....	\$5.00
Money Orders – Each.....	\$5.00
Official Checks – Each	\$5.00
Copies – Each	\$5.00

(Checks, official checks, account statements, interim statements, VISA credit card statements, VISA charge/debit slip, transaction records, deposited items, etc.)

Coin Handling Charge.....	7% of the amount deposited
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(Only wrapped coins accepted)

Research Fee	\$25.00/hour and \$.20 copy
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(Minimum charge \$5.00. This includes research regarding check clearing, deposits, withdrawals, dividends earned/paid.)

Legal Processing Fee	\$75.00
Signature Guarantee Fee	\$10.00