



Share Fees

Check Returns or ACH (electronic debit) Returns	
<ul style="list-style-type: none"> NSF (Non-Sufficient Funds) \$33/item NSF (Non-Sufficient Funds) Electronic Bill Pay \$33/item UCF (Uncollected Funds) \$33/item Overdraft transfer from savings \$5 Deposited checks returned unpaid \$20/check 	
Overdraft Privilege Fees	
<ul style="list-style-type: none"> Paid NSF (Non-Sufficient Funds) Fee \$33 Returned NSF Fee \$33 <p>The maximum number of Paid and/or Returned NSF Fees charged daily is 5 (\$165)</p>	
Stop Payment and Cancellation Request Fee	\$25/request
Includes checks, ACH (Electronic Payments), Online Bill Payment Checks, Online External Transfers	
Daily MM (Money Market) Processing Charge	\$20/check
For checks below minimum transaction limit (checks honored solely at the Credit Union's discretion)	
Official Check Charge	\$5/check
Copy (checks, official checks, account statements, interim statements, transaction records, deposited items, etc.)	\$5/copy
Printed Check Charges	
<ul style="list-style-type: none"> Standard Checks (including Daily Money Market checks) \$20 minimum Premier Checks Prices vary 	
ACH Origination Fee	\$15
IRA Transfer out of Credit Union	\$35
Inactive Account Fee (\$5 per month after one year balance of \$100 or less; excludes members 18 years and under)	
Early Account Closure Fee (\$5 within six months of opening)	

Loan Fees

Loan Late Fee: 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	\$30
Returned Check Fee for a Loan Payment	\$33
Skip a Payment Fee (two per year)	\$25/skip

Wire Transfers

Outgoing Wire Transfers	
<ul style="list-style-type: none"> Domestic \$25 International \$40 	
Incoming Wire Transfers	\$10

ATM, Debit & Credit Card Fees

ATM/VISA® Debit Card Overdraft transfer from savings	\$5
ATM Fees All transactions are FREE at Sikorsky Credit Union ATMs. You may make seven (7) FREE withdrawals per month at non-Sikorsky Credit Union ATMs. There will be a \$1.00 charge for all other transactions at non-Sikorsky Credit Union ATMs including transfers, balance inquiries, denied transactions, and withdrawals (over the seven allowed)	\$1/transaction
Copy of VISA Statements	\$5/copy
Copy of VISA Charge/Debit Slip	\$5/copy
VISA Late Payment Fee (\$25.00 or the amount of the required minimum payment, whichever is less)	Up to \$25
Replacement Card Fee (ATM, VISA Debit Card, Visa Credit Card)	\$10
Pre-Authorized Recurring Payment Cancellation Fee (Visa Credit and Debit Card Purchases)	\$25
International Transaction Fee (Applies to ATM, debit and credit card transactions) 2% of the U.S. dollar amount of the transaction, whether originally made in U.S. dollars or converted from a foreign currency	2%
Returned Check Fee for a VISA Payment (or the amount of the minimum payment, whichever is less)	Up to \$25
VISA Cash Advance Fee	3% of amount
Credit & Debit Card Expedited Delivery	
<ul style="list-style-type: none"> Rush Fee \$20 Plus Delivery Charge Up to \$50 	

Misc Fees

Expedited Online Bill Pay	
<ul style="list-style-type: none"> Electronic Payment \$5 Check Payment (includes overnight charges) \$25 	
Bill Pay History -- Year End CD	\$25
Scanned e-Bills	\$1
Online External Funds Transfer Fee	\$2
Telephone Transfers (between Sikorsky Credit Union Accounts)	
<ul style="list-style-type: none"> Using CALL-24 Free Not Using CALL-24 \$5 	
Money Orders	\$5
Coin Handling Charge (only wrapped coins accepted)	7% of amount deposited
Research Fee (Minimum charge \$5) This includes inquiries, research as to check clearing, deposits, withdrawals, dividends earned/paid.	\$25/hour and .20¢/copy
Legal Processing Fee	\$75
Signature Guarantee Fee	\$10