

### Share Fees

#### **Check, Electronic Bill Pay, ATM, VISA Debit Card, or ACH**

##### **(Electronic Debit) Returns**

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

##### **Expedited Online Bill Pay**

Electronic Payment.....	\$5.00
Check Payment (Includes overnight shipping charges).....	\$30.00

##### **Other Share Fees**

Stop Payment and Cancellation Request Fee – Per request ...\$30.00  
 (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 (over phone) .....	\$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
(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

### Business Checking Account Fees

#### **Basic Business Checking Monthly Transaction Fees**

Over 50 transactions per Month.....\$0.25 per transaction

#### **Business Advantage Checking Monthly Transaction Fees**

Over 300 transactions per Month.....\$0.25 per transaction  
 If Balance Under \$10,000.....\$10.00 per month

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(Applies to ATM, Debit and Credit card transactions. 2% of the U.S. dollar amount of the transactions, whether originally made in U.S. dollars or converted from a foreign currency.)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

### Miscellaneous Fees

#### **Telephone Transfers – Between Sikorsky Credit Union Accounts**

Using Smart Teller .....	FREE
Not Using Smart Teller–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
(Only wrapped coins accepted)	
Research Fee .....	\$25.00/hour and \$.20 copy
(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