

June 12, 2024

## Share Fees

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

| NSF (Non-Sufficient Funds) – Per Attempt*      | \$33.00 |
|--|---------|
| UCF (Uncollected Funds) – Per Attempt*         | \$33.00 |
| Overdraft Transfer from Savings – Per Transfer | \$5.00  |

\*You may be assessed more than one fee as is indicated in the Account Opening Disclosure. The maximum number of paid and/or returned NSF fees charged daily is three per account.

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

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

#### **Other Share Fees**

| Stop Payment and Cancellation Charge – Per Check  | \$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   | Varies  |
| ACH Origination Fee   | \$15.00 |
| Inactive Account Fee- Per Month<br>(After one year balance of \$100 or less)                          | \$5.00  |
| 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 – Per Transaction     | \$0.25  |
| Business Advantage Checking Monthly Transaction Fees |         |
| Over 300 Transactions Per Month – Per Transaction    | \$0.25  |
| If Balance is Under \$10,000 – Per Month             | \$10.00 |

## ATM, Debit and Credit Card Fees

| Replacement Card Fee   | \$10.00 |
|--|---------|
| Credit/Debit Card Expedited Delivery Rush Fee  | \$20.00 |
| (Additional Postage or Shipping Costs will also apply).  |         |
| Preauthorized Recurring Payment Cancellation Fee<br>(VISA Credit and Debit Card Purchases)   | \$25.00 |
| International Transaction Fee<br>(Applies to ATM, Debit and Credit Card transactions. 2% of the U.S.<br>dollar amount of the transactions, whether originally made in U.S. dollars<br>or converted from a foreign currency). | 2%      |

#### ATM Fees Using Your ATM and VISA® Debit Cards

| 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).         |        |

\*Sikorsky CU ATM only (non-debit) cards are not part of the Allpoint or SUM networks and may have fees associated with those specific, non-Sikorsky CU ATMs.

### 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<br>(Checks, official checks, account statements, interim statements, VISA<br>credit card statements, VISA charge/debit slip, transaction records,<br>deposited items, etc.) | \$5.00                               |
| Coin Handling Charge (per amount)<br>(Only wrapped coins accepted).   | 7%                                   |
| Research Fee<br>(Minimum charge \$5.00. This includes research regarding check clearing,<br>deposits, withdrawals, dividends earned/paid).  | \$25.00/<br>Hour &<br>\$.20/<br>copy |
| Legal Processing Fee  | \$75.00                              |
| Signature Guarantee Fee   | \$10.00                              |
| Paper Statement Fee<br>(\$3.00 per statement. This fee can be avoided if enrolled in electronic<br>statements by close of business on the last business day of the month).                | \$3.00                               |

