

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

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|--|---------|
| 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

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|--|---------|
| 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

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|---|---------|
| 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.)

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|---|-------------|
| 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)

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|--------------------------------|--------|
| Early Account Closure Fee..... | \$5.00 |
|--------------------------------|--------|

(Within 6 months of opening)

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

Loan Fees

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|---------------------|---------|
| Loan Late Fee | \$30.00 |
|---------------------|---------|

(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.)

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| 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

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| 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)

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| 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

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|--|--------|
| 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.)

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|--|--------|
| At non-Sikorsky Credit Union ATMs – Per transaction..... | \$1.00 |
|--|--------|

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

VISA® Credit Card Fees

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| 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.)

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| 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

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|---|--------|
| 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.)

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|---------------------------|----------------------------|
| Coin Handling Charge..... | 7% of the amount deposited |
|---------------------------|----------------------------|

(Only wrapped coins accepted)

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| 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.)

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