

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 (Includes checks, ACH/Electronic Payments, Online Bill Payment Checks, Online External Transfers).	\$30.00
Daily Money Market Processing Charge – Per Check (For checks below minimum transaction limit. Checks honored solely at the Credit Union's discretion).	\$20.00
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 (After one year balance of \$100 or less)	\$5.00
Early Account Closure Fee (Within 6 months of opening).	\$5.00
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 (Additional Postage or Shipping Costs will also apply).	\$20.00
Preauthorized Recurring Payment Cancellation Fee (VISA Credit and Debit Card Purchases)	\$25.00
International Transaction Fee (Applies to ATM, Debit and Credit Card transactions. 2% of the U.S. dollar amount of the transactions, whether originally made in U.S. dollars or converted from a foreign currency).	2%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 (ATM owner's fee/surcharge may also apply).	\$1.00

*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

<i>Telephone Transfers – Between Sikorsky Credit Union Accounts</i>	
Using Smart Teller	FREE
Not Using Smart Teller – Per Transfer	\$5.00
Money Orders - Each	\$5.00
Official Checks - Each	\$5.00
Copies – Each (Checks, official checks, account statements, interim statements, VISA credit card statements, VISA charge/debit slip, transaction records, deposited items, etc.)	\$5.00
Coin Handling Charge (per amount) (Only wrapped coins accepted).	7%
Research Fee (Minimum charge \$5.00. This includes research regarding check clearing, deposits, withdrawals, dividends earned/paid).	\$25.00/ Hour & \$.20/ copy
Legal Processing Fee	\$75.00
Signature Guarantee Fee	\$10.00
Paper Statement Fee (\$3.00 per statement. This fee can be avoided if enrolled in electronic statements by close of business on the last business day of the month).	\$3.00