

Share Fees

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

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

*These fees do not apply to the Simple Checking Account product.

Overdraft Privilege Fees*

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| Paid NSF (Non-Sufficient Funds) – Per Attempt** | \$33.00 |
| Returned NSF (Non-Sufficient Funds) – Per Attempt** | \$33.00 |

*These fees do not apply to the Simple Checking Account product.

**You may be assessed more than one fee as 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

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

Other Share Fees

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| 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 |
| Retirement Plan Transfer Fee | \$35.00 |
| ACH Origination Fee | \$15.00 |
| Inactive Account Fee- Per Month* (After one year balance of \$100 or less; excludes members 18 and under). | \$5.00 |
| Simple Checking Account Service Charge – Per Month | \$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 |

*These fees do not apply to the Simple Checking Account product.

ATM, Debit and Credit Card Fees

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| 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

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| 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.

VISA® Credit Card Fees

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| Returned Check Fee for a VISA Payment (Or the amount of the minimum payment, whichever is less). | Up to \$25.00 |
| VISA Cash Advance Fee (per amount) | 3% |
| VISA Late Payment Fee (\$25 or the amount of the required minimum payment, whichever is less). | Up to \$25.00 |

Miscellaneous Fees

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| <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. Ages 19 and under and 60 and older are exempt. Does not include home loan statements. This fee can be avoided if enrolled in electronic statements by close of business on the last business day of the month). | \$3.00 |