



Share Fees

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

(Electronic Debit) Returns

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

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

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.)	

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)	
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

Loan Fees

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.)	
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

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(Applies to ATM, Debit and Credit card transactions. 2% of the U.S. dollar amount of the transactions, whether originally made in U.S. dollars or converted from a foreign currency.)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

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.)	
At non-Sikorsky Credit Union ATMs – Per transaction	\$1.00
(ATM owner's fee/surcharge may also apply.)	

VISA® Credit Card Fees

Returned Check Fee for a VISA Payment	Up to \$25.00
(Or the amount of the minimum payment, whichever is less.)	
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

Using Call-24	FREE
Not Using Call-24 – 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