

Schedule of Fees and Charges

Updated November 13, 2018



**Sandia Laboratory
Federal Credit Union**

Checking Accounts

Checking Account Maintenance Fee (per month) for more than 4 accounts as described below	\$5
- You may have up to two Money Manager and two Quick Cash accounts at no charge.	
- Free unlimited checking accounts with eStatements and eNotices.	
Copies of Paid Checks	\$2 per copy
- Two copies per statement are free.	
- You may obtain copies of paid checks from the last 12 months within online banking for free.	
Non-Sufficient Funds (NSF) Fee (per item/transaction)	\$25
Stop Payment Fee (per check or Automated Clearing House [ACH] or online bill pay payment)	\$25

Debit Cards

ATM Daily Withdrawal Limit	\$500 per card
ATM Transaction Fee.....	\$0.50 at CU Anytime/CO-OP ATMs; \$0.75 at other ATMs (plus their fees)
- First 10 transactions per master account are free; next 10 from Quick Cash Checking are also free	
- With eStatements and eNotices, unlimited free transactions at CU Anytime/CO-OP ATMs	
International Transaction Fee	1% of transaction amount

General Service Charges

ACH Origination Set-up.....	\$5
ACH Payment Stop Payment Fee	\$25
Balancing/Reconciliation/Research (charge per hour, ½ hour minimum)	\$20
Card (Credit or Debit) Replacement Fee	\$5
Card (Credit or Debit) Rush Fee	\$40
Cashier's Check	\$2
Check by Phone	\$5
Deposit Item Return Fee	\$10
Dormant Account Fee (assessed annually after two years of inactivity)	\$20
Garnishment and Levy Processing (charge for each one processed).....	\$50
Invalid Address Fee (per month).....	\$5
Money Order	\$2
Shared Branching Transaction Fee (per transaction after first two transactions each month).....	\$2
Statement Copies or Copies of Other Scanned Images (charge per page)	\$1
- You may obtain copies of certain statements from the last 24 months within online banking for free.	
Wire Transfer (Outgoing – Domestic)	\$15
Wire Transfer (Outgoing – International)	\$35

Money Market Savings

Money Market Savings Withdrawal Fee (per withdrawal after first six withdrawals each month)	\$7.50
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Online Banking Services

Bill Pay Regular Payments.....	Free
Bill Pay Expedited Payment Fee.....	\$15
External Account Transfer and Person-to-Person Payment Failed Transfer Fee	\$30

Federally insured by **NCUA**