

Schedule of Fees and Charges

Effective March 1, 2023



**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.	
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
International Transaction Fee	1% of transaction amount

General Service Fees and Charges

ACH Origination Set-up	\$5
ACH Payment Stop Payment Fee	\$25
Balancing/Reconciliation/Research (per hour, one hour minimum)	\$20
Card (Credit or Debit) Replacement Fee	\$5
Card (Credit or Debit) Rush Fee	\$40
Cashier's Check (per item)	\$2
Check by Phone	\$10
Deposit Item Return Fee	\$10
Dormant Account Fee (assessed monthly after two consecutive years of inactivity)	\$5
Garnishment and Levy Processing Fee (per each one processed)	\$50
Invalid Address Fee (per month)	\$5
Money Order	\$2
Overdraft Fee – for Non-Sufficient Funds (per paid item/transaction)	\$25
Returned Item Fee – for Non-Sufficient Funds (per returned item/transaction)	\$25
Safe Deposit Box Drill Fee	\$200
Safe Deposit Box Lost Key Replacement Fee	\$15
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

Online Banking Services

Bill Pay Regular Payments	Free
Bill Pay Expedited Payment Fee	\$15

Federally insured by **NCUA**