



Doing Business As

**SCIENT**  
FEDERAL CREDIT UNION™

Scient Federal Credit Union

P.O. Box 499

60 Colver Avenue

Groton, CT 06340-0499

Tel: 877 860 MYCU www.scientfcu.org

## FEES AT A GLANCE

This summary explains the fees and key terms of your Scient Federal Credit Union accounts. Reduced fees as of October 1, 2025 are **bolded**. Fee increases as of October 1, 2025 are *italicized*. For information and available options to avoid fees, visit one of our service centers, contact us at 877 860 6928 or visit [www.scientfcu.org](http://www.scientfcu.org).

Electronic Services Fees	
Bill Payment Merchant Processor Non-Sufficient Funds (NSF)/Uncollected Funds (UCF)	\$25.00 per item
<b>Bill Payment Stop Payment</b>	<b>\$20.00 per item</b>
Share Account Fees	
IRA Transfer to Another Custodian	\$30.00 per transfer
<b>Share Savings Overdraft Transfer (transfer to Checking/ Share Draft account)</b>	<b>\$5.00 per transfer</b>
Checking/Share Draft Account Fees	
Monthly Service Charge	\$5.00 per month, or Free with eStatements or if primary account owner is under age 18 or over age 65
Check Printing	Fees vary based on check style. Standard style free for members age 60+
Copy of Share Draft	\$3.00 per item
Account Fees (all accounts)	
Account Closure	\$5.00 if closed within six (6) months of account opening
<b>Coin Counting (loose coin)</b>	<b>Free for members, 5% for non-members</b>
<i>Collection Item</i>	<i>Cost + \$35.00 per item</i>
Copy of Official Check	\$3.00 per item
<b>Credit Union Lifetime Membership Share</b>	<b>\$0.01 par value</b>
Escheated Account	\$5.00 per account
Express Mail	\$30.00 minimum
Inactive/Dormant Account	\$5.00 per month (after 6 months of inactivity and if account balance is under \$200.00)
Invalid Tax Identification Number (TIN)	\$10.00 (IRS fees also apply)
<i>Levies and Legal Process</i>	<i>\$35.00 each</i>
Notary Services	\$5.00 for non-members
Non-Sufficient Funds (NSF)/Uncollected Funds (UCF) / Privilege Pay (Any transaction, including ATM withdrawals, Checks, ACH Transactions, One-time Debit Card Transactions, Online Bill Pay items, Online Banking Transfers, Recurring Debit Card Transactions, Telephone Banking, Teller Transactions)	\$30.00 per presented item, whether paid or returned
Official Check	\$5.00 per check, or Free for members age 60+
<b>Research Assistance</b>	<b>\$25.00 per hour (One hour minimum)</b>
Returned Deposit Item	\$15.00 per item
Statement Copy	\$5.00 per official statement copy \$3.00 per transaction history printout
<b>Stop Payment</b>	<b>\$20.00 per item</b>
Undeliverable Mail	\$5.00 per returned item
<b>Wire transfers (domestic)</b>	<b>\$10.00 per transfer (incoming)</b> <b>\$20.00 per transfer (outgoing)</b>
<b>Wire transfers (foreign)</b>	<b>\$10.00 per transfer (incoming)</b> <b>\$40.00 per transfer (outgoing)</b>

ATM/Debit Card Fees											
ATM Transactions	First five (5) per month free, then \$1.00 each Scient Federal Credit Union ATMs are free for members										
Card Replacement	\$15.00 each										
Loan Fees											
FastPay/Electronic Funds Transfer (EFT) Loan Payment at www.scientfcu.org/fastpay or by phone	ACH payments are made free of charge. Payments made with a debit or credit card will be assessed the following fee based on payment amount:  <table> <tr> <td>\$0.00 - \$50.00</td><td>\$5.00 per transaction</td></tr> <tr> <td>\$50.01 - \$200.00</td><td>\$10.00 per transaction</td></tr> <tr> <td>\$200.01 - \$500.00</td><td>\$15.00 per transaction</td></tr> <tr> <td>\$500.01 - \$750.00</td><td>\$25.00 per transaction</td></tr> <tr> <td>\$750.01 and greater</td><td>\$30.00 per transaction</td></tr> </table>	\$0.00 - \$50.00	\$5.00 per transaction	\$50.01 - \$200.00	\$10.00 per transaction	\$200.01 - \$500.00	\$15.00 per transaction	\$500.01 - \$750.00	\$25.00 per transaction	\$750.01 and greater	\$30.00 per transaction
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\$200.01 - \$500.00	\$15.00 per transaction										
\$500.01 - \$750.00	\$25.00 per transaction										
\$750.01 and greater	\$30.00 per transaction										
Loan Modification fee	\$50.00										
Mortgage Release Preparation	\$25.00										
Returned Loan Payment	\$15.00 per payment returned										
Skip-A-Pay	\$30.00 per month, per loan (Restrictions apply. Contact us for details.)										
Business Accounts											
Business Savings	Required for all business accounts. No minimum balance to open or maintain. Flat rate, dividends paid on full balance of account.										
Business Checking	First 50 items free. <b>\$0.25</b> per item over 50. This includes checks written, checks deposited, and ACH.  \$5 monthly maintenance fee, if not enrolled in estatements. \$500 minimum balance required to avoid \$10 service fee, <b>waived for 501c3 non-profits.</b>										
Business Money Market	\$2,500 minimum balance to earn dividend and waive \$10 monthly service fee. Blended tiered rate.										