SKCU
ST. KITTS CREDIT UNION

Fees & Charges

Revised August 17, 2026

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Fees & Charges

Category	Service / Fee	New
Standing Orders	Setup / Processing Fee	**$17.55**
ATM / Cards	Credit Card Late Payment	**$58.50**
Chequing Account	Returned Cheque (NSF)	**$87.75**
Account Services	Voucher Search	**$58.50**
Account Services	Manager's / Banker's Cheque	**$17.55**
Depository	Lost Key Replacement	**$117.00**
Loans	Loan Service Charge (Min. 1.75%)	**$200 min + 2%**
Credit Cards	Credit Card Annual Fee (Primary)	**$175.50**
Credit Cards	Cash Advance Fee	**3% min $20**

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Category	Service / Fee	New
Account Services	Passbook Replacement	**$29.25**
Account Services	Stop Payment (Local)	**$35.10**
Account Services	Photocopies (per sheet)	**$3.51**
Credit Cards	Credit Card Over Limit	**$62.25**
Account Services	Audit Confirmation	**$87.75**
Chequing Account	Overdraft Fee	**$87.75**
Debit Card	Replacement Debit Card	**$58.50**
Loans	Late Payment Fee	**$87.75**
Loans	Line of Credit Annual Fee	**$187.20**
Account Services	Withdrawal Fees	**$87.75**
Account Services	Member Account Transfer Fee	**$11.70**
Account Services	Cheque Book (per book)	**$35.10**

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New Charge

Service / Fee	New
Night Bag Deposit Book	**$29.25**
Restructure / Refinance	**$200 min**

No Change

Service / Fee	No Change
ATM Maintenance Fee (per txn, after 3)	**$1.17**
Salary Recalls	**$23.40**

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No Change

Service / Fee	New
New Savings Account	**Entrance Fee $5.85**
New US Savings Account	**Opening Deposit/Fee US$211.70**
Vacation Club	**Opening Deposit/Fee $105.85**
Christmas Club	**Opening Deposit/Fee $30.85**
In Trust Account	**Opening Deposit $25.00**
Junior Savers Account	**Opening Deposit $50.00**
Chequing Account	**Opening Charge $100.00**

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Service / Fee	New
Golden Achievers	**Opening Deposit $50.00**
Bank Statement	**$54.25**
Fax/other foreign transaction	**$43.40**
Foreign Cheques	**$2.34**
Print of Accounts	**$5.85 ($5 per page)**
Statement of Account/Letter	**$54.25**
Non-Member Cheque Service	**$10.85**

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Service / Fee	New
Night Bag Service	**$249.55**
Night Bag Replacement	**$125.00**
Safety Deposit Box	**Small $150.50, Large $175.50**
Chequing Account Maintenance	**$21.70**
Unauthorized overdrafts on chequing accounts	**15% of the end of month balance plus VAT**
Overdraft facility setup	**Min $100.00 1.25% over $10,000.00**
Bill Collections	**4C's - 2% of Collection Advance Caribbean - 3% of Collection**

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Cards

Card Type	Transaction Type	New
Debit Card	ATM Transactions	$0.60 per transaction + VAT ($0.70 total)
Debit Card	Point of Sale (POS) Transactions	$0.60 per transaction + VAT ($0.70 total)
Debit Card	Cash Advance	2% of transaction value or a minimum of $10, Plus vat whichever is greater

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No Change

Card Type	Transaction Type	New
Debit Card	Replacement Card	$108.50
Credit Card	Annual Fee additional Classic	$108.50
ATM Card	Replacement ATM Card	$54.25