

# Schedule of Service Charges

Changes effective July 01, 2022 are noted in *bold italics*.

## Savings & Checking Accounts

Overdraft Transfer .....	\$2
Teller Checks Payable to Third Party .....	\$3
<b>Non-Sufficient Funds—Overdraft Privilege<sup>1</sup></b> .....	<b>\$10</b>
Non-Sufficient Funds—Returned.....	\$30
Returned Items Unpaid.....	\$25
Money Market [Less than \$2,500 Average Daily Balance (ADB)] .....	\$10*
Stop Payment (ACH, Bill Pay, and Check) .....	\$20
(A single fee will be assessed for multiple checks in consecutive order.)	
Paper Statement Fee <sup>2</sup> .....	\$2*
Checking Account Fee <sup>3</sup> .....	\$5*

## Consumer Loans and Visa<sup>®</sup>

Visa <sup>®</sup> Late Payment.....	\$25 for the first violation, \$30 for the next violation(s) during the next 6 billing cycles*
Loan Late Payment .....	5% of payment or \$30, whichever is greater*
Loan Payment by Phone .....	\$10
Skip a Loan Payment (Per Loan) .....	\$30
Visa <sup>®</sup> International Service Assessment Fee <sup>4</sup>	
Single Currency Transaction .....	0.8% of transaction
Multiple Currency Transaction .....	1.0% of transaction

## Real Estate Loans

Real Estate Demand Preparation.....	\$30
Real Estate Loan Reconveyance .....	\$45

## Miscellaneous

Outgoing Wire Transfer .....	\$30
Legal Attachments, levies, garnishments .....	\$50
Express Delivery.....	\$35
Subpoena Research.....	\$35/Hour – 1 Hour Minimum
Notary Fee (Non SkyOne Documents).....	\$15 Per Notary's Signature

\*Indicates a monthly fee.

<sup>1</sup>Assessed for items paid when funds are insufficient. **Go to All in One Disclosure at [www.skyone.org/terms-conditions](http://www.skyone.org/terms-conditions) for a complete list of terms and conditions.**

<sup>2</sup>Monthly fee waived when enrolled in eStatements. If you are 65 years or older you can qualify for a waiver with any of the following:

- Have an active credit card, or line of credit, including HELOC, carrying a minimum balance of \$100 or more or making purchases totaling \$100 or more each month.
- Have a current consumer loan, including mortgage loan.
- Have minimum average daily share balance of \$2,500 across all primary account holder's accounts.
- Have monthly aggregate deposits of \$1,000 or more in your savings or checking account.
- Make a minimum of ten debit card transactions.

<sup>3</sup>Monthly fee waived when one or more of the following conditions are met: Be 25 years of age or under. Be 65 years of age or over. Have an active VISA<sup>®</sup> credit card, or line of credit, including HELOC (activity is defined as carrying a minimum balance of \$100 or more or making purchases totaling \$100 or more each month). Have a current consumer loan, including mortgage loan (current is defined as the loan is not past due more than 31 days and the loan carries a balance). Have a minimum average daily share balance of \$2,500. Have monthly aggregate deposits of \$1,000 or more. Make a minimum of 10 debit card transactions.

<sup>4</sup>Single currency transaction fee imposed on all international transactions that do not require a currency conversion; and a multi-currency transaction fee is assessed for international transactions that require a currency conversion. Applies to Visa Credit and Visa Check Card transactions. NOTE: The ISA Fee applies to transactions even if they are initiated here in the United States, if processed by a merchant outside of the United States, such as Internet transactions you initiate while here in the United States but that are processed outside the United States by the merchant.

Visa<sup>®</sup> is a registered trademark of VISA U.S.A. Inc.

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