

SCHEDULE OF SERVICE CHARGES

Changes effective July 01, 2023 are noted in *bold italics*.



Savings & Checking Accounts

Checking Account Fee ¹	\$5*
<i>Escheat Due Diligence Notice Fee</i>	\$2
Money Market [Less than \$2,500 Average Daily Balance (ADB)]	\$10*
Non-Sufficient Funds—Overdraft Privilege ² (Limit of 3 fees per day)	\$10
Non-Sufficient Funds—Returned.....	\$30
<i>Official Check</i>	\$5
Overdraft Transfer	\$2
<i>Paper Statement Fee</i> ³	\$5*
Returned Items Unpaid.....	\$25
Stop Payment (ACH, Bill Pay, and Check).....	\$20

(A single fee will be assessed for multiple checks in consecutive order.)

Individual Retirement Accounts

<i>IRA Closeout</i>	\$20
<i>IRA Trustee Transfer</i>	\$20

Consumer Loans, Credit Cards, and ATM/Debit Cards

<i>Card Replacement (ATM, Debit or Credit Card)</i>	\$10
<i>Loan and Credit Card Payment by Phone</i>	\$25
Loan Late Payment	5% of payment or \$30, whichever is greater*
<i>Returned Loan and Credit Card Payment</i>	\$25
Skip a Loan Payment (Per Loan)	\$30
Credit Card Late Payment.....	\$25 for the first violation, \$30 for the next violation(s) during the next 6 billing cycles*
Visa® International Service Assessment Fee ⁴	
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

General Fees

<i>Check Cashing Fee (Non-Members cashing items drawn on SkyOne Federal Credit Union)</i>	\$5
Express Delivery.....	\$35
Legal Attachments, levies, garnishments	\$50
Notary Fee (Non SkyOne Documents)	\$15 Per Notary's Signature
<i>Outgoing Collection Items (Domestic and Foreign)</i>	\$20
Outgoing Domestic Wire Transfer	\$30
<i>Outgoing International Wire Transfer</i>	\$50
Subpoena Research.....	\$35/Hour – 1 Hour Minimum
<i>Temporary Checks</i>	\$4 per 4 checks
<i>Verification of Deposit</i>	\$10

*Indicates a monthly fee.

¹Monthly 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® 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.

²Assessed for items paid when funds are insufficient. Go to All in One Disclosure at www.skyone.org/terms-conditions for a complete list of terms and conditions.

³Monthly 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.

⁴Single 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.

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