



SERVICE CHARGE SCHEDULE

Service Charge Schedule	
Account Research/Reconciliation	\$25/hour – Call for an appointment
Account Verification	\$10
Bad Address	\$5/month
Bill Payment Service	FREE
Check Cashing for non-member	\$5
Deposit Account Collection, if account is over 35 days	\$20
Dormant Account, 12 months of no activity and balance less than \$250	\$10/month
Duplicate Lien Release	\$10
Early Account Closure, if account closed within six months	\$20
Escheatment	\$100
Foreign Check Deposit	Cost to Credit Union
Holiday Club Early Withdrawal	\$15, one free
Levy (Attachments/Garnishments)	\$100
Loan Payment via Credit Card	\$15
Loan Re-Application, if re-applying within six months after denial	\$20
Low Balance Account less than \$100	\$10/month
Money Market Excess Withdrawal (more than three withdrawals in any one month)	\$10 per withdrawal
Notary Service	FREE for Members; \$5 for non-members
Online Banking	FREE
Photocopies*	
Check	\$5
SkyPoint Check	\$10
Statement/Account History	\$5/month
Returned Deposit Item	\$30
Shared Branch Transactions	FREE
Stop Payment (Check, ACH and Bill Payment)	\$30
Summer Savings Early Withdrawal	\$15
Winter, Spring and Summer Breaks	FREE





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Wire Transfer			
Continental U.S.– outgoing*			\$20
Continental U.S. – incoming*			\$10
Withdrawal Check (3rd Party)*			\$5
Checking Account			
Automatic Overdraft Transfer (from Savings)			\$5/transfer
Check Order			Price based on style chosen
Courtesy Pay			\$30
Nonsufficient Funds (NSF/Uncollected) - Includes checks, LOC checks, ACH, Skypoint Debit Card, ATM transactions, Bill Pay, Reg. D and negative balances)			\$35
ATM & Visa Debit Card			
ATM Transactions:			
Skypoint Owned			FREE
CU24 Surcharge-Free Network			FREE
All other ATMs*			\$2
New ATM/Debit Card Rush			\$40
POS Transactions:			
Credit Chosen (Sign Receipt)			FREE
Debit/Cash Back (Enter ATM PIN)			FREE
Replacement Card			\$10
VISA Credit Card			
Foreign Transaction			1% of transaction
Late Payment			\$25/month
Replacement Card			\$10
Returned Check			\$25
Rush Card			\$40
Safe Deposit Box*			
3- x 5-inch box	\$35.00/year	5- X 10-inch box	\$75/year
5- x 5-inch box	\$50.00/year	10- X 10-inch box	\$125/year
3- x 10-inch box	\$55.00/year		
Drilling			\$150
New Key			\$5

Effective 4/16/19 - Subject to change without notice *These service charges may be reduced or free depending on the member's tier achieved in Skypoint's Member Value Program (MVP). Some of the above products and services are not NCUA Insured, Not Credit Union Guaranteed and May Lose Value.