



BUSINESS SERVICE CHARGE SCHEDULE

Business Service Charge Schedule	
Account Research/Reconciliation	\$25/hour – Call for an appointment
Account Verification	\$10
Account Collection (if account is over 35 days)	\$20
Bad Address	\$5/month
Bill Payment Service	FREE
Cash Services	
Strapped Bill Purchase	\$0.20 per strap
Rolled Coin Purchase	\$0.20 per roll
Coin Deposit (rolled and loose, including coin machine)	5% of total
Cashier's Check (third party)*	\$5
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
Levy (Attachments/Garnishments)	\$100
Loan Re-Application (if re-applying within six months after denial)	\$20
Low Balance Account (less than \$100)	\$10/month
Notary Service	FREE (members) \$4 (non-members)
Online and Mobile Banking	FREE
Photocopies*	
Check	\$5
SkyPoint Cashier's Check	\$10
Statement/Account History	\$5/month
Returned Deposit/Payment Item	\$10
Shared Branch Transactions	FREE
Stop Payment (Check, ACH and Bill Payment)	\$30
Wire Transfer	
Domestic U.S.	
Outgoing*	\$20
Incoming*	\$10





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ATM	
SkyPoint Owned ATM	FREE
CU24 Surcharge-Free ATM Network	FREE
All other ATMs*	\$2
Checking Account	
Account/monthly (\$500 average daily balance to waive fee)*	\$10
Activity Levels	200 transactions: FREE 201+ transactions: \$0.50 each
*First 90 days of account opening, monthly fee waived.	
*Fee waived for non-profits.	
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, and negative balances	\$35
Visa Debit Card	
Card Rush	\$40
Credit	FREE
Debit/Cash Back (Enter PIN)	FREE
Replacement Card	\$10
VISA Credit Card	
Late Payment	\$25/month
Replacement Card	\$10
Returned Check	\$25
Rush Card	\$40

Effective 3/1/2023 - 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.