



## SERVICE CHARGE SCHEDULE

### Account Fees

Courtesy Pay	\$30
Returned Items (NSF/Uncollected) Includes: Checks, LOC checks, ACH, Debit Card, ATM transactions, Bill Pay, Reg. D and negative balances	\$35
Stop Payment (Check, ACH and Bill Payment)	\$30
Automatic Overdraft Transfer (from Savings)	\$5 per transfer
Check Order	Price based on style

### Additional Services Fees

Account Reconciliation (per hour)	\$25
Account Verification	\$10
Check Copy - Non-SkyPoint	\$5
Check Copy - SkyPoint	\$2
Domestic Wire Transfer - Incoming	FREE
Domestic Wire Transfer - Outgoing	\$20
Summer Savings, Holiday Club Early Withdrawal	FREE - 1st Withdrawal \$15 Per Withdrawal
Levy/Garnishment Processing	\$100
Low Share Balance less than \$100 (no Share Draft account)	\$10
Duplicate Lien Release	\$10

### ATM Fees

SkyPoint ATM Transactions	FREE
CU24 Surcharge-Free Network	FREE
Non-Proprietary ATMs	\$2

### Plastic Card Fees

Card Rush	\$40
Credit (Sign Receipt)	FREE
Debit/Cash Back (Enter ATM PIN)	FREE
Card Replacement Fee	\$10
Late Payment	\$25/month
Returned Check	\$25

Effective July 1, 2025





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### Safe Deposit Box (Annual fee)

3" x 5"	\$35
5" x 5"	\$50
3" x 10"	\$55
5" x 10"	\$75
10" x 10"	\$125
New Key	\$5
Box Drilling	\$150

### Miscellaneous Fees

Bad Address/Returned Mail Handling Fee (per piece)	\$5
Escheatment Fee (per membership)	\$100
Membership Inactivity Fee (per month after 12 months of inactivity and balance less than \$250)	\$10

### **FREE** services for Members only

Online Banking – balances, transfers, history, and export capacity
Electronic Bill Pay
Coin Machine
Shared Branch Transactions
Notary Public
eStatements

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