



SERVICE CHARGE SCHEDULE

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
Cashier's Check (third party)*	\$5
Coin Machine	FREE (members only)
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
Holiday Club Early Withdrawal	\$15, one free
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 Item	\$30
Shared Branch Transactions	FREE
Stop Payment (Check, ACH and Bill Payment)	\$30
Summer Savings Early Withdrawal Winter, Spring and Summer Breaks	\$15 FREE
Wire Transfer	
Domestic U.S.	
Outgoing*	\$20
Incoming*	\$10





SERVICE CHARGE SCHEDULE

ATM	
SkyPoint ATM	FREE
CU24 Surcharge-Free ATM Network	FREE
All other ATMs*	\$2
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, 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
Safe Deposit Box*	
3X5	\$35/year
5X5	\$50/year
3X10	\$55/year
5X10	\$75/year
10x10	\$100/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.