SCHEDULE OF SERVICE CHARGES

Changes effective **September 22, 2025**

Savings & Checking Accounts

PlatinumPay Account Fee[1]	$8.95*
Escheat Due Diligence Notice Fee	$2
Money Market [Less than $2,500 Average Daily Balance (ADB)]	$10*
Non-Sufficient Funds—Overdraft Privilege[2] (Limit of 3 Fees Per Day)	$30
Non-Sufficient Funds—Returned	$30
Returned Items Unpaid – Written by Account Holder	$25
Official Check	$5
Overdraft Transfer	$2
Paper Statement Fee[3]	$5*
Inactivity (Dormant) Account Fee[4]	$5*
Stop Payment (ACH, Bill Pay, and Check)	$20
(A single fee will be assessed for multiple checks in consecutive order.)	

Individual Retirement Accounts

IRA Closeout	$20
IRA Trustee Transfer	$20

Consumer Loans and ATM/Debit Cards

Card Replacement (ATM or Debit)	$10
Card Replacement Rush Order	$35
Loan Payment by Phone	$25
Loan Late Payment	5% of payment or $30, whichever is greater*
Returned Loan Payment	$25
Skip a Loan Payment (Per Loan)	$30
Visa® International Service Assessment Fee[5] (Debit)	
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

Check Cashing Fee (Non-Members cashing items drawn on SkyOne Federal Credit Union)	$5
Express Delivery	Varies - Established by Express Delivery Service
Legal Attachments, Levies, Garnishments	$50
Notary Fee in branch (Non SkyOne Documents)	$15 Per Notary's Signature
Outgoing Collection Items (Domestic and Foreign)	$20
Outgoing Domestic Wire Transfer	$30
Outgoing International Wire Transfer	$50
Research	$35/Hour – 1 Hour Minimum
Temporary Checks	$4 Per 4 Checks
Verification of Deposit	$10
Statement Request Service Charge	$5/Statement

SkyOne.org | 800.421.7111
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SkyOne FEDERAL CREDIT UNION

(See reverse for disclosures.)

*Indicates a monthly fee.

[1]Monthly fee waived when an average daily balance of $10,000 or more is kept on deposit in the PlatinumPay account.

[2]Assessed 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.

[3]Monthly 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 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.

[4]Waived for those who are 25 years of age or under or have $10k on deposit or more. Fee assessed each month starting month 12 of no activity. Fee assessed each month until account is brought to zero balance and closed, or member initiates contact.

[5]Single 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 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. Visa® is a registered trademark of VISA U.S.A. Inc. (08/24)

Federally insured by NCUA.

EQUAL HOUSING LENDER

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