

**SCHEDULE OF BUSINESS SERVICE CHARGES**

Effective August 1, 2024.



**Business Savings and Business Checking Accounts**

Checking Account Fee <sup>1</sup> .....	\$9.95*
Non-Sufficient Funds – Overdraft Privilege <sup>2</sup> .....	\$30
Non-Sufficient Funds – Returned .....	\$30
Returned Item Unpaid Fee .....	\$25
Overdraft Transfer Fee .....	\$2
Paper Statement Fee <sup>3</sup> .....	\$5*
Stop Payment Fee (ACH, Billpay, Check).....	\$20 per item
Check order charges (billed to business checking shared directly by the approved check vendor).....	varies
Official Check.....	\$5

**ATM/Debit Cards**

Visa International Service Assment Fee (Debit) <sup>4</sup> .....	1% of Transaction
ATM or Visa Debit Card Replacement .....	\$10
ATM of Visa Debit Card Rush Order .....	\$35

**General Service Charges**

Check Cashing Fee (Non-Members cashing items drawn on SkyOne Federal Credit Union).....	\$5
Escheat Due Diligence Notice Fee.....	\$2
Express Delivery (Established by Express Delivery Service) .....	Varies
Inactivity Fee <sup>5</sup> .....	\$5*
Legal Attachments, levies, garnishments.....	\$50
Notary Fee In branch (Non SkyOne Documents).....	\$15 Per Notary's Signature
Outgoing Collection Items (Domestic and Foreign).....	\$20
Research.....	\$35/Hour – 1 Hour Minimum
Statement Copy Request .....	\$5/per statement
Verification of Deposit.....	\$10
Wires	
Domestic – Outgoing .....	\$30
International -Outgoing .....	\$50

**Treasury Management Fees**

Wire platform (individual wires separate charge)	
ACH or RDC <sup>6</sup> .....	\$25/mo
ACH and RDC <sup>7</sup> .....	\$45/mo

\*Indicates a monthly fee.

<sup>1</sup> Business Checking account has a monthly fee of \$9.95. To avoid the monthly fee, one of the following requirements must be met each month: 1) Keep an average daily balance of \$1,000 or more, 2) are a non-profit organization, or 3) is enrolled at SkyOne Federal Credit Union as a designated Select Employer Group (SEG).

<sup>2</sup> Assessed for items paid when funds are insufficient. Go to All in One Disclosure at [www.skyone.org/terms-conditions](http://www.skyone.org/terms-conditions) for a complete list of terms and conditions.

<sup>3</sup> Monthly fee waived when enrolled in eStatements.

<sup>4</sup> 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

<sup>5</sup> Waived for accounts that have \$10,000 on deposit or more. Fee assessed starting month 12 of no activity and each month thereafter until account is brought to zero balance and closed, or business/member initiates contact.

<sup>6</sup> Indicates a monthly fee. Fee is waived if business account has an Average Daily Balance in Business Checking or Business Savings of \$125,000 or more.

<sup>7</sup> Indicates a monthly fee. Fee is waived if business account has an Average Daily Balance in Business Checking or Business Savings of \$250,000 or more.

Federally insured by NCUA.  
Equal Housing Lender

(08/24)