

Cost Recovery Schedule

04/16/2019

FREE PRODUCTS & SERVICES

Health Savings Accounts	FREE
Basic Checking	FREE
Online bill pay	FREE
Internet Banking	FREE
Telephone Teller Access	FREE
Night Depository	FREE
Payroll Deduction	FREE
Automatic Transfers	FREE
Direct Deposit	FREE
ACH (Automatic Clearing House)	FREE
Transaction on CO-OP Network ATM	Surcharge FREE

SAVINGS ACCOUNTS

Single Service*	\$5.00
* (less than \$200 balance in savings or no other product/service)	
Regular & Premier Money Market Savings Below Min Bal.	\$10.00
Sky High Money Market Savings Below Min Balance	\$15.00
Wealth Builder Savings Failure to Make Min. Mo. Deposit	\$5.00
Wealthbuilder Savings Non-Qualified Withdrawal	\$20.00
Sky High Wealthbuilder Plus Below Min Balance	\$25.00
Paid or Returned NSF Item	\$35.00
Manual Handling of ACH/Check (Reg. D) Excess of 6 Trn	\$15.00
Closed Account (problem account)	\$50.00
Closed Account (open < 90 days)	\$25.00
Stop Payment	\$35.00
Overdraft Transfer	\$5.00
Inactivity Fee	\$8.00
Borrow & Save Account Termination Fee (if loan not paid off)	\$50.00
Borrow & Save Account Transfer Fee (if loan is delinquent) ...	\$25.00
WINcentive (first withdrawal)	\$10.00
WINcentive (second withdrawal)	\$25.00

CHECKING ACCOUNTS

Sky Secure Checking Monthly Maintenance fee	\$5.00
Business Regular Checking Below Minimum Balance	\$10.00
High Yield Checking Below Minimum Balance	\$25.00
Statement Reconciliation (per hour)	\$20.00 / \$10 min.
Copy of Cancelled Check	\$5.00
Temporary Checks	\$4 Page
Check Images Returned With Statement (monthly)	\$10.00
Business Account Check Images Returned With Statement	\$0.15/image
Paid or Returned NSF Item	\$35.00
Negative Balance Fee	\$5.00 per day after 5 days
Closed Account (problem account)	\$50.00
Closed Account (open < 90 days)	\$25.00
Stop Payment (ACH/checks/debit card recurring transactions)	\$35.00
Overdraft Transfer	\$5.00
Fresh Start Checking Maintenance Fee	\$10.00

WIRES

Incoming Wire	\$2.00
Domestic (Within US)	\$20.00
International	\$60.00
Domestic/International Tracer	\$20.00
Rejected/Returned Domestic Wire	\$20.00
Rejected/Returned International Wire	\$30.00
Western Union Domestic	\$30.00
Western Union International	Upon Request

IRA/ESA ACCOUNTS

IRA/ESA Closing (see disclosure for exceptions)	\$25.00
Roth FastTrak Failure to Make Minimum Deposit	\$10.00
Roth FastTrak Withdrawal	\$25.00

CARD SERVICES

Transaction on Non CO-OP Network ATM	\$2.00
Copy of Transaction	\$15.00
Card Replacement	\$10.00
Card or PIN Rush Order (3-5 Days)	\$60.00
VISA Card Recovery	\$75.00
Foreign Transaction Fee	2% of amount
VISA Credit Card Over Limit	\$25.00
VISA Credit Card Late Payment	\$25.00
VISA Pre-paid Card	\$7.95
Stop Payment (debit/credit card recurring transaction)	\$35.00

MISCELLANEOUS

Statement Printout	\$5.00
Check Cashing Fee	2% of check / min. \$2.00
Cashier Check/Money Order	\$1.00
Foreign Currency Fee	\$20.00 + all Fed Ex charges
Sight Check/Oil & Gas Check	\$35.00
Collection Item	\$25.00
Garnishment/Execution/Levy	\$75.00
Court Mandated Research (per hour)	\$25.00
Court Mandated Transactions/Monitoring	\$15.00
Court Mandated Statements/Microfiche (per page)	\$5.00
Standard Research (per hour)	\$25.00 / min. \$15 + \$2/copy
Fax (send/receive per page)	\$2.00
Photocopies (per page)	\$0.25
Bad Address (monthly)	\$5.00
Canadian Collection Item (for each item processed)	\$25.00
Canadian Item Return	\$35.00
Foreign Collection Item (for each item processed)	\$25.00
Foreign Item Return	\$35.00
Skip-A-Payment	\$35.00
Returned Item Deposit / Loan Payment	\$35.00
Money Order Stop Payment	\$15.00
Cashier/Teller/Corporate Check Stop Payment	\$15.00
Notary Service (waived for members)	\$5.00
Medallion Signature Guarantee	\$25.00
Convenience Fee (BluePay® Cash Advance)	\$10.00
Paper Statement Fee	\$2.00
Executive Package Fee (Kasasa Checking)	\$3.00
ID Protect Fee (Kasasa Checking)	\$5.00

All charges subject to change.

Livingston • Bozeman • Belgrade • Big Timber
1-800-445-3328 ~ www.skyfcu.org



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.