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ATM by City, State or ZIP

iSky Online Banking[Checking & Savings](#)[Loans & Credit Cards](#)[Account Access](#)[Financial Planning](#)

Earn up to \$150* with a new checking account!

Open an Account to get started

Checking Accounts

[Welcome](#)[Manage Your Account](#)[Overdraft Protection](#)[FAQs](#)[Financial Fitness](#)

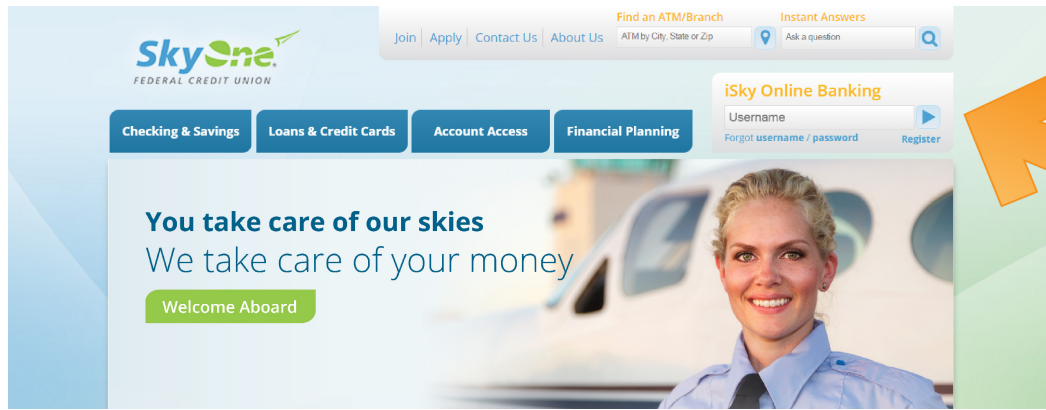
At SkyOne, we believe in your right to affordable, convenient banking. **With two Checking Accounts to choose from** and a range of banking tools at your fingertips - you'll get checking that works for you.

Limited time offer - Earn up to \$150* with a new checking account!

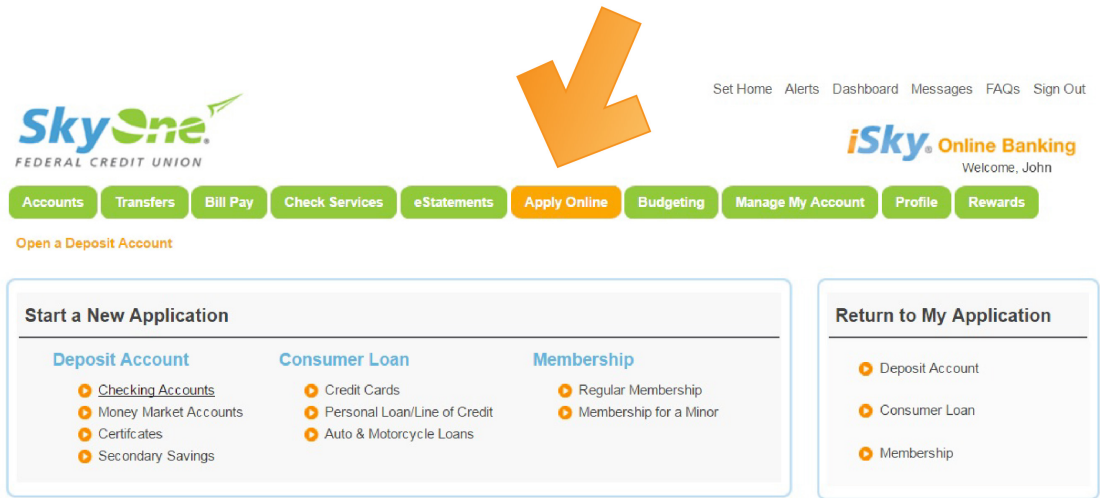
STEP 1:

▶ **Open a Checking Account**

▶ Log into iSky Online Banking at the top of this page.



▶ Once you're logged in, go to the **Apply Online** tab.



STEP 2: Mix and match your bonus!



Earn \$100 with Direct Deposit

Set up a monthly Direct Deposit of \$1,000 or more and have at least two consecutive deposits in the first 90 days.



Earn \$25 with Online Bill Pay

Pay three bills in the first 90 days.



Earn \$25 with your Debit Card

Use your new EMV Chip Debit Card to make 10 or more purchases in the first 90 days.

STEP 3: Enjoy your money at your fingertips.

- Free iSky Mobile® Banking app
- Mobile Wallet for your SkyOne Debit Card
- Early Arrival Payroll Service with Direct Deposit
- Online Bill Pay and eBills
- eStatements - secure, convenient, and free
- 66,000+ surcharge-free ATMs nationwide
- Extra protection with Card Controls

Get started earning your \$150* bonus today!

Call us at **800.421.7111, Option 4** to open yours by phone.

*Offer ends August 31, 2017. You could receive up to \$150 from this promotion. To qualify for any of the incentives from this promotion, you must not have had a SkyOne checking account within the past 48 months, your SkyOne account must be in good standing during the promotional period, and you must open a new Totally Free Checking account by August 31, 2017. You can earn the incentives as follows: 1) Make 10 or more purchases using your new SkyOne Debit Card within 90 days of checking account opening to earn \$25; 2) Use Online Bill Payment to pay at least three bills within 90 days of checking account opening to receive \$25; 3) Set up at least two consecutive monthly ACH payroll deposit of \$1,000 or more to your checking account within 90 days of account opening to receive \$100. Each incentive will be deposited into your checking account within 30 days of you meeting the criteria. Account in good standing is defined as: 1) Your checking account balance must not be negative for more than 30 calendar days; 2) you have no delinquent or charged off loans or charged off share accounts with SkyOne Federal Credit Union; and 3) You do not have a ChexSystems record with monies owed. SkyOne reserves the right to terminate this offer at any time.

The minimum balance required to open a Totally Free Checking Account, is \$20.00. Premier checking fee waived if your average daily balance is \$2,500 or more; or if your monthly aggregate average daily deposit balance is \$10,000 or more. Please refer to the **Fee Schedule** and **All in One Disclosure** for complete details.

Your checking account is loaded with tools like mobile wallet, mobile deposit and online bill payment.

The best way to use your account is to set up direct deposit, so you can access your funds through a few taps on your smartphone or a quick swipe of your debit card!

Convenient ways to manage your checking account

▶ Setting up direct deposit or payroll deduction

Please inform your employer's HR department and provide them with one of the following forms:

Federal Direct Deposit

Regular Direct Deposit

Include the following information on the form:

1. **SkyOne's routing number:** 322077779
2. **The type of account** (Savings, Checking, or Money Market) you'd like to have your paycheck go to.
3. **Your 13-digit checking account number:** get it from iSky Online Banking. **Here's how:**

Step 1

Set Home Alerts Dashboard Messages(3) Sign Out

SkyOne
FEDERAL CREDIT UNION

iSky Online Banking

Accounts Transfers Bill Pay Check Services eStatements Apply Online Budgeting Manage My Account Profile

Account Summary | Transactions | Funds In | Funds Out | Assets

• You have 3 unread messages – [view messages](#)

Search Transactions: Search [How do I search?](#) [Recent searches](#)

Account Summary

Options Edit Holds

DEPOSIT ACCOUNTS

Actions	Account	Number	Available	Balance
	TOTALLY FREE CHECKING	XXXXXX	\$183.93	\$205.74
	PRIMARY SAVINGS	XXXXXX	\$390.73	\$395.73
Deposit Accounts – Sub Total:				\$601.47

Step 2

Set Home Alerts Dashboard Messages(3) Sign Out

SkyOne
FEDERAL CREDIT UNION

iSky Online Banking
Welcome, Cassie

Accounts Transfers Bill Pay Check Services eStatements Apply Online Budgeting Manage My Account Profile

• You have 3 unread messages – [view messages](#)

Search Transactions: Search [How do I search?](#) [Recent searches](#) [Expand search](#)

Previous 1 2 3 4 5 ... 16 17 Next Go to page ...

Transaction History Checking : TOTALLY FREE CHECKING XXXXXX Balance : \$205.74

Open Date: 12/6/2010 Last Dividend Date: not available Account Type: Checking
 Balance: \$205.74 Last Dividend Amount: \$0.00 Transfer: [Transfer In](#)
 Available Balance: \$183.93 Dividend Year to Date: \$0.00 Transfer: [Transfer Out](#)
 Dividend Last Year: \$0.00 Dividend From Open: \$0.00

Account Number: 111000111111 SkyOne Routing Number: 322077779 [What is this?](#)

Options | [Switch Account](#) | [Print](#) | [Add Transaction](#) | [Add Check](#)

Actions	Description / Notes	Date / Age	Flags	Category	Merchant	Amount	Balance
	JERSEY MIKES SUBS#20033 HAWTHORNE CA	10/25/2013		DiningOut		(\$9.83)	\$233.65

▶ Transferring funds between your SkyOne accounts

To transfer funds, log into iSky Online Banking and go to the Transfers page.

- **Between your own accounts**

Transfer funds between your checking and savings accounts, as well as make an instant payment on your loan or credit card. You can also make these one-time transfers on **iSky Mobile**.

- **Recurring transfers**

This is a great way to get into the habit of setting aside savings. Simply select a frequency that you prefer, and sit back and watch your savings grow!

- **Transferring funds to another member**

You can even transfer funds to another SkyOne member, such as your spouse or co-worker. All you need is their name and account number. Rest assured both you and your recipient's privacy is protected.

▶ **Transferring funds between your account at SkyOne and another financial institution**

It's easy (and FREE) with our **External Transfer** service. You only need to set up your external account once.

To set up the transfer you'll need

- Your account number at the other institution
- The routing number of the other institution
- Access to iSky® Online Banking

External Transfer Limits

If your accounts meets the following conditions

You can transfer

[Alert Me](#)

- You don't have any loan or share charge-offs,
- AND**
- You don't have any loans delinquent for more than 30 days

- Up to \$10,000 into your SkyOne account per day
 - Up to \$2,000 out of your SkyOne account per day
- A three-day hold applies to incoming transfers; the first \$200 is available immediately.***

Meet both of the conditions above, plus...

- You have an average aggregate daily share balance of \$2,500 or more in the previous 3 months
- OR**
- You have an aggregated limit of \$10,000 on your SkyOne VISA® Credit Card, SkyOne Line of Credit, or Home Equity Line of Credit

Up to \$15,000 into or out of your SkyOne account per day

A three-day hold applies to incoming transfers; the first \$200 is available immediately.

Set up an External Transfer today

Log into iSky Online Banking and go to Transfers. Then select External Transfers.

You have 3 unread messages – [View messages](#)

External Accounts

[Add External Account](#)

Actions	Nickname	Routing Number	Account Number	Type	Status	Transfer
	B of A	121000358 BANK OF AMERICA, N.A.	XXXXXX	CHECKING	Active	Start Transfer From Start Transfer To
	Robert's Account	122000247 WELLS FARGO BANK NA	XXXXXX	CHECKING	Active	Start Transfer From Start Transfer To

▶ Managing your debit card

Your Totally Free Checking Account comes with a SkyOne Visa Debit Card, which gives you access to thousands of businesses worldwide and surcharge-free cash withdrawals at **66,000+ ATMs** nationwide.

Customizing your Debit Card PIN

For your security, your Debit Card PIN is always mailed separately from your Debit Card.

Once you receive your PIN, look for the reference code inside the mailer and call **800.503.9249** from your primary phone. Then, follow a few simple prompts to customize your PIN.

▶ Ordering checks

Order your checks directly from **iSky Online Banking**, or visit the website of our preferred partner **Harland Clarke®**.

- SkyOne routing/transit number Number: **322077779**
- Get your **13-digit checking account number** from iSky Online Banking

Put your mind at ease

Your busy lifestyle means you don't always have the time to balance your checkbook or monitor your account balances. That's why we offer members Overdraft Protection— to help ensure you have access to funds when you need them most.

▶ Overdraft Protection

In the event your checking account doesn't have enough funds to cover your purchase or withdrawals, **Overdraft Protection** pulls funds from one of the following accounts to cover the transaction.

- **Savings Account** – limit of six per month **Why?**

- **Money Market Account** – limit of six per month **Why?**
- **VISA Credit Card** – subject to finance charges
- **SkyOne Line of Credit** – subject to finance charges

Set up Overdraft Protection today by contacting a Member Services Representative at 800.421.7111.

For this convenience, there is a nominal charge of \$2 for each overdraft transfer. Please refer to our **All-in-One Disclosure** for complete details.

▶ **Overdraft Privilege - an Added Layer of Coverage**

If your Overdraft Protection has been exhausted or if you haven't set it up, Overdraft Privilege* provides an additional layer of coverage.

In the event your account balance goes below zero, we will pay your transactions so you have peace of mind knowing your purchases will go through uninterrupted. Enjoy no worries about the embarrassment and inconvenience of a returned item, as well as the fees merchants normally charge.

What's Covered

Automatically Covered	You Must Request Coverage	Alert Me
Checks	One-Time Debit Card Purchases	
Bill Payments	Extend Your Coverage	
Electronic Withdrawals		
Recurring Debit Card Purchases	ATM Withdrawals	
Teller Withdrawals	Extend Your Coverage	

What you need to know about our Overdraft Privilege program:

- If you've set up a monthly direct deposit of \$1,000 or more on your Checking account, the Overdraft Privilege limit is \$1,000; if your monthly direct deposit is less than \$1,000 or if you don't have direct deposit, your Overdraft Privilege limit is \$500.
- If a transaction brings your account negative by \$10 or less, the item will be paid at no charge.

Extend Your Coverage for Peace of Mind

You can enjoy even more coverage on ATM cash withdrawals and non-recurring debit card transactions, such as a visit to the doctor's office or getting gas for your car. But, you must ask us to extend your coverage for these added conveniences.

[Extend Your Coverage](#)

*Subject to eligibility. Overdraft Privilege eligibility requirements are as follows: 1) You must have a Checking account open for at least 30 days; 2) Your Checking account balance must not be negative for more than 30 calendar days; and 3) You must be in good standing, which means no delinquent or charged off loans or charged off share accounts with SkyOne Federal Credit Union, and do not have a ChexSystems record. We may not pay items under your overdraft privilege if you do not meet these eligibility requirements. **Accounts will be charged the standard Overdraft Privilege fee of \$30.00 for handling each overdraft created by check, ACH, Point-of-Sale, ATM withdrawal, in-person withdrawal, debit card transaction, or other electronic item. A fee of \$30.00 will be charged for insufficient funds items returned. An overdrawn balance must be repaid within 30 days. For complete details on our Overdraft Privilege Program, please refer to the Overdraft Privilege Disclosure and the Schedule of Service Charges. The maximum amount of Non-Sufficient Funds/Overdraft fees that will be charged to a member's account is \$150.00 per day. For complete information, please refer to our [Discretionary Overdraft Privilege Disclosure](#).

Questions? Get Instant Answers

How do I order checks?

Where can I make a deposit?

Is there a minimum balance required for a checking account?

What does Overdraft Privilege provide? And how much does it cost?

What are my options of protecting my account from overdrafts?

How do I stop or cancel a payment?

What are the requirements for Overdraft Privilege?

What is Overdraft Privilege?

Are there a minimum number of deposits I have to make into a SkyOne checking account per month?

What's the best way to check my account balance to avoid overdrafts?

Didn't find what you are looking for?

Ask a question

Talk to a BALANCE Financial Counselor

We care about your financial wellness. That's why we've partnered with industry-leading BALANCE to provide you access to **free and confidential financial counseling and education**. And should you need, BALANCE can assist with confidential, no-cost financial counseling services to help you develop a sensible budget managing spending and debt. For all your financial life stage changes and more, we—in partnership with BALANCE—are here to help.



☐ Call 888.456.2227

☐ Visit [BALANCE.org](https://www.balance.org)

Monday - Thursday, 5 am - 8 pm PT | Friday, 5 am - 5 pm PT | Saturday, 8 am - 5 pm PT

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Comment Title

Comment

Security

Please enter the code shown in the image



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