

Skyward Checking FAQs

Why open a Skyward Checking account?

It will help your teenager learn valuable money management skills and place you in a position to provide assurance and assistance along the way. It comes with its own debit card and access to online and mobile banking.

What are the advantages of remaining on the account after my child turns 18?

Whether your child is entering the military, going to college, or entering the workforce, having a joint account holder may make it easier for you to help manage their finances while they are away.

How can my child get a higher interest rate on their money?

A Skyward Savings account generally earns a higher interest rate. [Click here to see our Savings Rates.](#)

How do I open a Skyward Checking account?

Skyward Checking accounts can be opened by electronically completing and signing the Membership Application found on our website at MyFortLibertyFCU.org/checking-accounts, by visiting one of our branch locations, or by calling our contact center.

What is the minimum amount to open an account?

A minimum balance of \$5 is required for the Skyward Savings account but the \$5 will earn dividends that compound monthly!

Is a parent or guardian required to be on the account?

The Skyward Checking account must have a joint owner that is 18 years of age or older.

Who is the primary owner of the account?

The primary owner will be a member under the age of 18.

What happens when the primary account holder (child) reaches 18 years of age?

The Skyward Checking account will automatically convert to Secure Checking. The Joint Owner is automatically removed from the checking account when the child turns 18 unless the decision is made to stay as a joint after the age of 18. The Skyward *Savings* Account will automatically convert to Regular Savings also.

Can the joint owner stay as a joint owner after the child turns 18?

Yes, that decision can be made at the time of account opening. After the primary turns 18, the primary or joint owner can request for the joint owner to be removed from the account at any time in writing.

How does my child access money in their account?

Funds can be accessed using a debit card, at our branch locations, or via an ATM Machine.

Does the account offer Overdraft Protection?

No, we recommend you link the savings account to the checking account so funds from Savings can cover any potential overdrafts.

Can my child order checks?

No, the Skyward Checking account does not offer checks. A cashier's check can be issued when requested at the teller line or by calling our contact center. Checks can be ordered and used after the account is converted to Secure or Basic Checking.

Will my child have their own debit card?

If a debit card is requested, your child will get it in the mail 7 to 10 business days after opening the account. If the account is opened in person, a card will be provided at the time of account setup. The card can be used to make purchases and get cash from nearby ATMs.

Can the debit card be used as a credit card in stores?

The debit card can be used wherever Visa® is accepted. If the card is used like a credit card at the point of purchase, the user usually doesn't provide a Personal Identification Number (PIN). No matter how the card is used, the money will be automatically deducted from the related checking account.

Can the debit card be used as an ATM card?

Yes, but your child will need to create a 4-digit Personal Identification Number (PIN). We know some ATMs may not be within walking distance, so Skyward Checking allows for 3 Foreign ATM withdrawals per month at no charge!

How does my child create a PIN?

A PIN is an important security feature of this account. Your child should consider selecting a PIN that is easy to remember but not easy for others to figure out such as DOB or address which are things normally included on an ID. And they should be careful they do not share it with anyone. The following options are available to create a PIN:

When opening a new account in a branch - A PIN is selected during account setup. You and your child will receive your activated debit card while in the branch.

When opening a new account but not in branch - A Visa® Debit Card application will be provided to you via email or mail based on your preference. Once the completed application is returned, you will receive your Visa® Debit Card which will include instructions to create a PIN.

PIN reset/lost card on an existing account - For PIN reset/lost card, visit a branch or by calling our contact center at 866-793-5328. If you know your current PIN and only want to change it, call 888-373-5714.

Will my child have access to their own online banking account and mobile application?

Yes, go to MyFortLibertyFCU.org and click on Online Banking at the top of the page. Then click on "First Time Logging In?" and follow the prompts to register. You will need the savings account number to complete registration.

Will I be able to see my child's account activity from my Online Banking or Mobile account?

Yes, you will need to call or visit us so we can link your account to theirs. Once linked, you will be able to see their accounts and account activity from your OLB or mobile account, and they will not be able to see yours.

How do I set up notifications of the Skyward Checking account activity?

Once the youth has registered for OLB, notifications can be set Online Banking. Log in to Online Banking and click on "My Settings" at top of the page. Then click on "Alerts and Notifications" in the "Other Settings" box located at the bottom of the page.

What devices can my child use to access the Fort Liberty Federal Credit Union mobile app?

Our app is available for Android, iPhone, and iPads.

My child doesn't have a Skyward Checking account, can they have access to OLB/Mobile so they can see their Skyward Savings Account?

Yes, their savings account number will be needed to enroll in OLB/Mobile.

My youth only wants a Skyward Checking account, why do they have to open their own Skyward Savings account?

Youth membership is established by opening a Skyward Savings account. Once becoming a member, Skyward Checking can be opened.

Are there different hold times for deposits and transfers?

All deposits and transfers will be made available in accordance with the Fort Liberty Federal Credit Union Membership Account Agreement. Funds may not be available for immediate withdrawal.

Is remote deposit available for Skyward Checking Accounts?

Yes, remote deposit limits are determined by the applicable tier level of the joint owner on the account.

What documents do I need to bring with me to open the account?

You will need the youth's Social Security card and Identification if available. The joint owner will need valid identification & address verification if the current address doesn't match the address on the identification.

Does my child have to establish their own membership?

Yes, the primary account holder (child) will need to establish their own membership to open a Skyward Checking account.

How do I close an existing Skyward Savings account under the parent/guardian's account?

Account Owners can close an account in person at one of our branch locations or by calling customer service.