

## WESTERN DIVISION FEDERAL CREDIT UNION

6750 MAIN STREET  
WILLIAMSVILLE NY 14221-5947  
(716) 632-9328

### FEE SCHEDULE DISCLOSURE

#### FREE & LOW COST SERVICES

ATM Withdrawal (Per Month, \$2.00 for each additional)	10 FREE
Checking Account	FREE
Credit Report (When you apply for a new membership or loan)	FREE
E-Statements	FREE
Internet Banking	FREE
Money Market (3 withdrawals/transfers per month. \$5.00 for each additional)	FREE
Notary Public Service	FREE
Telephone Banking	FREE
VISA Card Order (Credit or Check Card)	FREE
VISA Check Card (Cash Back)	FREE
VISA Check Card (Purchase)	FREE

#### OTHER SERVICES

Account Inactivity (Per Quarter) *	\$5.00
ACH Origination (Set Up, Yearly & Modification)	\$10.00
Account Research (Per Hour – min. \$5.00)	\$15.00
Bill Payment (10 transactions per month. \$50 for each additional)	\$5.00
Cash Advance (Non-Western Division, per card)	\$5.00
Check Cashing (Non-member, per check)	\$5.00
Check Printing	CHARGE
Check Protest	\$15.00
Corporate Check/Money Order	\$3.00
Holiday Club (Per early withdrawal)	\$5.00
Legal Order (Per Account-Tax Levy, Collection, Records Subpoena)	\$40.00
Mail - Overnight Delivery (Per piece – 1lb)	CHARGE
Non-Sufficient Funds (NSF)	\$25.00
Overdraft Transfer	\$5.00
Return Mail/Incorrect Address	\$5.00
Returned Item	\$25.00
Stop Payment	\$15.00
VISA Card Reorder (Credit or Check Card)	\$10.00
Western Union Transfer	CHARGE
Wire Transfer (Incoming or Outgoing)	CHARGE

\* Account Inactivity Fee is charged quarterly after 12 months. IRAs, Loans, Credit cards, aggregate savings >\$100 and members 25 years and under are exempt. Fee Schedule is subject to change without notice.