

## 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
Bill Payment (Per Month, \$.50 for each additional)	10 FREE
Card Order (Credit or Debit Card)	FREE
Debit Card (Cash Back)	FREE
Debit Card (Purchase)	FREE
Credit Report (When you apply for a new membership or loan)	FREE
E-Statements	FREE
Internet Banking; Mobile Banking; Telephone Banking	FREE
Money Market (3 withdrawals/transfers per month. \$5.00 for each additional)	FREE
Notary Public Service	FREE

#### OTHER SERVICES

Account Inactivity (Per Quarter) **	\$10.00
Account Research (Per Hour – minimum \$5.00)	\$15.00
Check Copy	CHARGE
Postage	CHARGE
Statement Copy	\$2.00
ACH Origination (Per Transaction)	\$1.00
Card Reorder (Credit or Debit Card)	\$10.00
Card Expedited Delivery (3-5 Business Days) (Credit or Debit Card)	\$50.00
Cash Advance (Non-Western Division, per card)	\$5.00
Check Cashing (Non-Member, per check)	\$5.00
Check Protest	\$15.00
Coin Counting Service (Members/Non-Members)	5.0 % / 8.5 %
Corporate Check/Money Order	\$5.00
Delinquency Transfer	\$5.00
Foreign Check Processing***	\$10.00
Holiday Club (Per early withdrawal)	\$5.00
Legal Order (Per Account-Tax Levy, Collection, Records Subpoena)	\$50.00
Lien Release (Duplicate)	\$5.00
Mail - Overnight Delivery (Per piece – 1lb)	\$30.00
Non-Sufficient Funds (NSF)	\$25.00
Overdraft Transfer	\$5.00
Return Mail/Incorrect Address	\$5.00
Returned Item/Foreign Returned Item	\$25.00/\$55.00
Stop Payment	\$25.00
Wire Transfer (Incoming or Outgoing)	CHARGE

\* Delinquent or negative account activity will result in no free ATM withdrawals. \*\*Account Inactivity Fee is charged quarterly after 12 months of inactivity on any membership. Certificates, IRAs, Loans, Credit Cards and members 25 years and under are exempt. \*\*\* Other fees may apply.  
Fee Schedule is subject to change without notice.