

## 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 & Purchases)	FREE
Credit Report	FREE
E-Statements	FREE
Internet Banking; Mobile Banking; Telephone Banking	FREE
Notary Public Service	FREE

#### OTHER SERVICES

Account Inactivity (Per Quarter) **	\$10.00
Account Research (Per Hour - Minimum \$25.00)	\$25.00
Check Copy (< 6 months/> 6 months)	\$1.00/\$5.00
Postage	CHARGE
Statement Copy (Per Statement)	\$2.00
ACH Origination (Per Transaction – Non-Lending)	\$1.00
Card Replacement (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)	\$10.00
Check Protest	\$15.00
Coin Counting Service (Members/Non-Members)	5.0 % / 8.5 %
Corporate Check/Money Order	\$5.00
Delinquency Transfer (Collection/Negative Balance)	\$10.00
Holiday Club (Per early withdrawal)	\$5.00
Legal Order (Per Account-Tax Levy, Collection, Records Subpoena)	\$100.00
Lien Release (Duplicate)	\$10.00
Loan Delinquency Fee	\$25.00
Loan Delinquency Fee (Mortgage)	2.0 % (of schedule payment)
Mail - Overnight Delivery (Per Piece – 1lb)	\$30.00
Money Market (3 withdrawals/transfers per month no charge)	\$5.00 (each additional)
Non-Returned Item (NSF)	\$30.00
Non-Sufficient Funds (NSF)	\$30.00
Overdraft Transfer	\$5.00
Return Mail/Incorrect Address	\$5.00
Returned Item	\$30.00
Skip A Pay (per request)	\$25.00
Stop Payment	\$30.00
Wire Transfer (Incoming/Outgoing)	\$15.00/\$25.00

\* 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, IRA Certificates, Loans, Credit Cards and members 25 years and under are exempt.

\*\*\* Other fees may apply.

Fee Schedule is subject to change. Fee Schedule effective 9/2020.