

## **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
Card Order (Credit or Debit Card)	FREE
Debit Card (Cash Back & Purchases)	FREE
Credit Report	FREE
Internet Banking; Mobile Banking; Telephone Banking	FREE
Notary Public Service	FREE
Statement (Electronic)	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
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)	\$10.00
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
Loan Delinquency Fee	\$30.00
Loan Delinquency Fee (Mortgage)	2.0 % (of schedule payment)
Mail - Overnight Delivery (Per Piece – 1lb)	\$30.00
Message Pay	\$4.99
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
Prompt Pay	\$10.00
Overdraft Transfer	\$5.00
Return Mail/Incorrect Address	\$5.00
Returned Item	\$30.00
Skip A Pay (per request)	\$30.00
Statement (Paper)	\$2.00
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 associated with accounts/processing may apply and will be disclosed with product/service.

Fee Schedule is subject to change. Fee Schedule effective 7/21/2025.