

# Fee Schedule as of October 2021

General Services	
Fax Request (First Page)	\$3.00
Fax Request (Additional Pages)	\$1.00
Notary - Member	FREE
Notary - Non-Member	NYS Rate
Money Order	\$1.00
Certified Check made to third party	\$1.00
Certified Check made payable to member	FREE
Foreign Check	\$1.00
Coin Counting	5.90%
Coin Counting - Non-Member	20.00%
VISA Gift Card	\$4.00
Copy of Check	\$1.00
Mailed Receipt/Check	\$0.75
Return Mail/Bad Address	\$5.00

Loan and Legal Fees	
Duplicate Lien Release	\$15.00
Late Payment (Consumer)	\$10.00
Late Payment (Real Estate)	\$18.00
Garnishments, Attorney Fee, Subpoena or Restraining Order	\$25.00

Service Fees	
Account Activity Printout charged per page	\$1.00
Account Research/Balancing charged per hour	\$10.00-\$30.00
Wire Transfer (Outgoing)	\$20.00
Courtesy Pay	\$25.00
Automatic Transfer from Share to Draft, applied against Draft	\$5.00
Stop Payment on Draft/Share Accounts	\$20.00
Stop Payment on Certified/Credit Union Checks	\$35.00
Stop Payment on VISA Statement Check	\$25.00
Replacement ATM/Debit Card	\$5.00
Replacement of 2 ATM/Debit Cards	\$7.50
Non-Authorized ATM Fee	\$1.00
Draft Account Checks first 38 are free of charge, additional check costs depend on style ordered	Varies
Skip-A-Payment Fee fee charged per payment skipped per loan	\$30.00

Account Fees	
Bill Pay Inactive Fee charged monthly	\$5.00
Term Share Deposit Early Withdrawal Certificates under \$2,500	\$50.00
Term Share Deposit Early Withdrawal Certificates over \$2,500	\$100.00
Deposited Checks Returned Unpaid	\$25.00
Non-Sufficient Funds charged for each item	\$25.00
Non-Sufficient Funds ATM withdrawal	\$25.00
Non-Sufficient Funds Preauthorized Withdrawal	\$25.00
Non-Sufficient Funds VISA statement check	\$25.00
Dormant Account Fee charged per month under the following conditions: member is over 19 years of age, the account has had no activity for 12 months consecutively, account balance is less than \$1000.00	\$5.00
Member Account Closure Within 90 Days of Opening	\$25.00

WNY FCU reserves the right to waive any fees due to the illness and/or death of a member.