

## Fee Schedule as of May 2022

| 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    | \$5.00   |
| 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   |

| Service Fees   |                 |
|--|-----------------|
| Account Activity Printout charged per page   | \$1.00          |
| Account Research/Balancing charged per hour  | \$10.00-\$30.00 |
| Wire Transfer (Outgoing)   | \$25.00         |
| Courtesy Pay   | \$25.00         |
| Automatic Transfer<br>from Savings to Checking, applied<br>against Checking        | \$5.00          |
| Stop Payment on Checking/Savings Accounts  | \$25.00         |
| Stop Payment on Certified Checks   | \$35.00         |
| Stop Payment on VISA Statement Check   | \$25.00         |
| Replacement Debit Card   | \$10.00         |
| Out-of-Network ATM Fee   | \$1.00          |
| Checks first 36 are free of charge, additional check costs depend on style ordered | Varies          |
| Skip-A-Payment Fee<br>fee charged per payment skipped per loan                     | \$30.00         |

| Account Fees   |          |
|--|----------|
| Term Share Deposit<br>Early Withdrawal<br>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  ATM Withdrawal Reoccurring Payments VISA Statement Check   | \$25.00  |
| <ul><li>Online Loan Payment</li><li>Online Funds Transfer</li></ul>  |          |
| 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 \$100.00 | \$5.00   |
| Member Account Closure Within 90 Days of Opening   | \$25.00  |

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

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