

**NORTH TOWNS
FEDERAL CREDIT UNION**

9145 Sheridan Drive, Clarence NY 14031
716 630-0888 www.northtownsfcu.com

FEE SCHEDULE DISCLOSURE - Applicable to All Accounts

Effective 6/30/2022

Free & Low Cost Services

ATM Withdrawal - Per Month	8 Free
⇒ Each Withdrawal over 8	\$3.00
Surcharge Free ATM's	Free
⇒ Co-Op, Allpoint	Free
Card Order - Debit or Credit (initial order)	Free
Credit Report - when you apply for a loan	Free
Debit Card Cash Back	Free
Debit Card Purchases	Free
E-Statement	Free
Home Banking	Free
Initial Check Order (40)	Free
Notary Public Service	Free
Online Bill Pay	Free

Other Services

Account Research - Per Hour	\$25.00
Back-Up Withholding Requirement*	\$10.00
Canadian Check Deposit	\$3.00
CD - Early WDL Dividend Penalty - 1 year or less	90 Days
CD - Early WDL Dividend Penalty - Over 1 year	180 Days
Check - Original Item within 45 days	\$10.00
Check Copy Fee	\$5.00
Check Order - Price Varies Based on Style	Charge
Courtesy Overdraft Fee	\$30.00
Credit Union Check	\$5.00
Excessive Share Account WDL Reg D** - Each WDL	\$3.00
Fax - Outgoing	\$1.00
Foreign Transaction	
⇒ Currency Conversion Fee - Of Transaction	1%
Foreign Transaction	
Debit or Credit - Of Transaction	0.80%
Dormant Account Fee***	\$25.00
Holiday Club Early Withdrawal Fee - Each WDL	\$5.00
IRA Transfer to another Financial Institution	\$25.00
Late Payment Fee - Loan	\$25.00
Lien Release - Duplicate	\$10.00
Lucky Savers Certificate Early Withdrawal Fee	\$25.00
Rolled Coin	5%

Fee Schedule Disclosure - Continued Next Column

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New Member Fee	\$1.00
Non Member Check Cashing Fee	\$10.00
Non-Sufficient Funds Fee	\$30.00
Non-Sufficient Funds Fee - Canadian Check	\$35.00
Overdraft Transfer Fee From Shares - Per Transaction	\$5.00
Photocopies - Each Copy	\$0.25
Pin Replacement - Debit Card	\$3.00
⇒ Priority Mail - 3-6 Day - Pin Mailer - Debit Card	\$50.00
Printout of Transactions - 1st Page	\$1.00
⇒ Each Additional Page	\$0.25
Protest Check Fee	\$25.00
Restraining Notice and/or Info Subpoena	\$30.00
Return Deposit Item Fee - Per Item	\$30.00
Returned Mail Fee - Per Item	\$5.00
Skip-A-Pay Processing Fee	\$30.00
Statement - Duplicate - Per Each	\$2.50
Stop Payment	\$35.00
UCC1	\$20.00
Verification of Deposit Forms	\$15.00
VISA Credit Card Replacement	\$10.00
VISA Credit Card Priority Rush Order 3-6 days	\$25.00
VISA Debit Card Replacement	\$10.00
VISA Debit Card Priority Rush Order 3-6 days	\$50.00
VISA Gift Card	\$5.00
VISA Late Payment	\$25.00
VISA Returned Check - NSF	up to \$37.00
VISA Statement Copy - Duplicate	\$5.00
VISA Travel Card	\$5.00
Wire Transfer - Domestic	\$20.00
Wire Transfer - International	\$50.00

*Back-up Withholding Per account, per year, as applicable.

**Excessive Share Account Withdrawals are more than 6 withdrawals a month done by phone or electronic means.

***Dormant Account fee is charged per quarter, for every year the account does not have any activity.

Fee Schedule is subject to change without notice.

"Choose the Credit Union Advantage"