



INNER LAKES Federal Credit Union

(716) 326-3858
Toll Free: (800) 388-1326
www.innerlakesfcu.org

Dividend Rate and Fee Schedule (as of July 18, 2018)

Dividend Rates (All rates are APR, annual percentage rate.)

<u>Shares / Savings</u>	
\$ 5.00 - \$1,499.99	.25%
\$ 1,500.00 - \$14,999.00	.25%
\$15,000.00 - \$34,999.99	.25%
\$35,000.00 - and up	.25%

<u>Checking</u>	
\$500.00 - and up	.00%

<u>Christmas Club</u>	.25%
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<u>CDs</u>	
6-month (minimum \$500)	1.20%
12-month (minimum \$500)	1.35%
18-month (minimum \$500)	1.35%
24-month (minimum \$1,000)	1.80%
36-month (minimum \$1,000)	2.05%
48-month (minimum \$1,000)	2.25%

<u>Money Market</u>	
\$ 2,500.00 - 4,999.99	.60%
\$5,000.00 - \$24,999.99	.65%
\$25,000.00 - \$49,999.99	.70%
\$50,000.00 - and up	.85%

<u>IRAs</u>	
Up to \$4,999.99	.70%
\$5,000.00 - \$24,999.99	.70%
\$25,000.00 - \$49,999.99	.95%
\$50,000.00 - and up	1.20%

Fees

- Stop Payment	\$10
- Money Order	\$0.50
- Negative Balance OD Fee	\$10
- Return check fee (from a deposit)	\$20
- Insufficient Funds Fee	\$28
- Courtesy Pay / Overdraft Privilege Fee	\$25 per item
- ACH Return	\$20
- Letter of Protest	\$10
- Notary Fee (non member)	\$2
- Starter Checks - first 12 free, \$2.00 thereafter	
- Levy / Subpoena	\$25 each
- Bad Address / Returned Mail	\$3 each

Fees (continued)

- Money Market Fees
 - Balance goes below \$2,500 \$20
 - Per wd fee after 4 per mo \$20
 - If withdrawal is under \$250 \$8
- Early CD Withdrawals -
 - CD term is 24 mo or less - 3 months of dividends, can affect principal
 - CD term is over 24 mo - 6 months of dividends, can affect principal
- Photocopy of Check -
 - 1 free/year then \$5.00 per copy
- Outgoing Wire Transfer: \$15.00 domestic
\$45.00 international
\$35.00 return wire
- Non-wire transfer to another credit union (where applicable) \$15
- Copies of Statements \$0.25 per sheet (1-50 pages), \$0.50 per sheet (51+ pages)
- Inactive/Dormant Fee: \$10/mo from the 25th month
- Loan (existing) refinance: \$100
- Property loan (existing) refinance: \$700
- "Fast Equity" loan drive-by appraisal \$225
- Home Equity loan full appraisal (2-4 family) \$375 / \$425 / \$475
- Home Equity condominium appraisal \$400
- Manufactured home full appraisal \$375
- Members will be charged the total closing costs for "Fast Equity" and regular Home Equity loans if the loans are paid off early, as follows:
 - "Fast Equity" - if paid off within 24 mos
 - Home Equity - if paid off within 36 mos
- Checking acct reconciliation: \$20 per hour
- Research fee: \$20 per hour
- Fax fee: \$0.25 per sheet
- Visa Gift Card / Travel Money Card: \$4.00 per card
- Check orders (with direct deposit) 2 free boxes per calendar year
- Check withdrawals 4 free per calendar month, \$1.00 per each afterwards
- UCC (uniform commercial code) filing \$40
- Additional card (credit or debit) \$10
- Expedited card orders (credit or debit) \$35
- PIN request (credit or debit card) 2 free per calendar year, \$1 per each thereafter

"Your First Choice for Financial Services"

Main Office
19 - 21 East Main Street
Westfield, NY 14787
Fax: (716) 326-7550

Fredonia Branch
3795 Lakeview Road
Fredonia, NY 14063
Fax: (716) 679-0577

Dunkirk Branch
338 Central Avenue, Suite 20
Dunkirk, NY 14048
Fax: (716) 366-4729

Stow Branch
2 Hadley Bay Road
Stow, NY 14785
Fax: (716) 763-0040