



INNER LAKES Federal Credit Union

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

Dividend Rate and Fee Schedule (as of December 21, 2016)

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

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

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

<u>Christmas Club</u>	.15%
-----------------------	------

<u>CDs</u>	
6-month (minimum \$500)	.50%
12-month (minimum \$500)	.65%
18-month (minimum \$500)	.65%
24-month (minimum \$1,000)	1.00%
36-month (minimum \$1,000)	1.25%
48-month (minimum \$1,000)	1.40%

<u>Money Market</u>	
\$ 2,500.00 - 4,999.99	.25%
\$5,000.00 - \$24,999.99	.25%
\$25,000.00 - \$49,999.99	.25%
\$50,000.00 - and up	.40%

<u>IRAs</u>	
Up to \$4,999.99	.55%
\$5,000.00 - \$24,999.99	.55%
\$25,000.00 - \$49,999.99	.80%
\$50,000.00 - and up	1.05%

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 25 th 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 act reconciliation:	\$20 per hour
- Research fee:	\$20 per hour
- Fax fee:	\$0.25 per sheet
- Visa Gift Card:	\$2.00 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
(716) 326-3858
Fax: (716) 326-7550

Fredonia Branch
3795 Lakeview Road
Fredonia, NY 14063
(716) 672-5666
Fax: (716) 679-0577

Dunkirk Branch
338 Central Avenue, P.O. Box 1133
Dunkirk, NY 14048
(716) 366-5864
Fax: (716) 366-4729

Stow Branch
2 Hadley Bay Road
Stow, NY 14785
(716) 763-8062
Fax: (716) 763-0040