

## Locations

**East Rochester Office**  
375 Fairport Rd.  
East Rochester, N.Y. 14445

**Greece Office**  
1110 Long Pond Rd.  
Rochester, N.Y. 14626

**Henrietta Office**  
1225 Jefferson Rd.  
Rochester, N.Y. 14623

**Penfield Office**  
2520 Browncroft Blvd.  
Rochester, N.Y. 14625

**Webster Office**  
850 Ridge Rd.  
Webster, N.Y. 14580

## Branch Hours

**Monday, Tuesday, Thursday:**

9:00 a.m. – 4:30 p.m.

**Wednesday:**

10:00 a.m. – 4:30 p.m.

Greece Branch: 10:30 a.m. - 4:30 p.m.

**Friday:**

9:00 a.m. – 5:00 p.m.

Penfield Branch: 9:00 a.m. - 6:00 p.m.

**Saturday:**

9:00 a.m. – 1:00 p.m.

East Rochester and Greece Branches: Closed



**FAMILY FIRST**  
CREDIT UNION

6/20

[www.familyfirstny.com](http://www.familyfirstny.com)

**Office:** 585.586.8225  
**Toll Free:** 800.356.1101



# Family First of NY Federal Credit Union

## Business Account Fee Schedule, Hours and Locations



**FAMILY FIRST**  
CREDIT UNION

[www.familyfirstny.com](http://www.familyfirstny.com)

## Bonus Checking for Business Fees

Minimum Balance . . . . . *None*

Monthly Maintenance Charge . . *None*

Interest is earned on the following:

- \$0 - \$1,499 – 0.0% APY

- \$1,500 - \$49,999 – 0.10% APY

- \$50,000 - \$99,999 – 0.15% APY

- \$100,000 + - 0.25% APY

The following services are available, but may incur an additional cost: Cash Management Services (Domestic Wires, ACH), Remote Deposit Capture, Merchant (Card) services . 0.05% will be added to your interest rate for each additional service you utilize.

### Transaction Fees:

First 500 transactions include all ACH debits, and credits. ATM deposits and withdrawals, checks paid or deposited and deposit tickets. . . . *Free*

Fee for each ACH debit and credit over the first 500 free transactions that month . . . . . *\$0.20*

Fee for each ATM deposit and withdrawal over the first 500 free transactions that month. *\$0.20*

Fee for each check paid or deposited over the first 500 free transactions that month. . . . *\$0.20*

Fee for each deposit ticket over the first 500 free transactions that month . . . . . *\$0.20*

## Standard Usage Fees

Family First and Shared Branching ATM's.....*Free*

Outside of Network (Foreign) ATM Withdrawal..*\$1.50*

Outside of Network (Foreign) ATM Inquiry.....*\$0.25*

Account Statement Fee . . . . . *\$5 additional research fee may apply*

Copy of Check Deposited/Cashed...*\$5 per item*

Money Order Fee . . . . . *\$4\**

Official Check. . . . . *\$4\**

Non-Sufficient Funds . . . . . *\$32 (Checks, ATM, ACH, Debit Card Transaction, and Bill Pay Transaction)*

Uncollected Funds. . . . . *\$30\**

Returned Items (deposits). . . . . *\$32\**

Returned Items (ACH). . . . . *\$30\**

Overdraft (\$1,500 CP Limit) . . . . . *\$30\**

### Courtesy Fees:

Currency (purchases) - Per Strap...*\$0.10*

Coin (purchases) - Per Roll.....*\$0.10*

Currency (deposit) - Per Strap.....*\$0.10*

Coin (deposit) - Per Roll.....*\$0.10*  
*(no fee if processed through coin machine)*

Standard Currency Order.....*\$25.00 (per order)*

Special Currency Order.....*\$125.00 (per order)*

Incoming Wire Transfer Domestic. . . . . *\$5*

Outgoing Wire Transfer Domestic. . . . . *\$25*

Check Printing Fee . . . . . *Varies by style*

Check Protest Letter . . . . . *\$25 per item*

Bill Pay Stop Payment . . . . . *\$32*

Bill Pay Check Copy. . . . . *\$5*

Stop Payment . . . . . *\$25*

Check Cashing (non-member) . . . . . *\$5*

All Business Accounts include Free Business Debit Card, Online Banking, and Bill Pay.

Additional General Membership fees may apply.

\*These fees are subject to change depending on your account relationship with Family First FCU. These fees and rates are effective as of June 15, 2020.

APY is annual percentage yield.