

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 (all branches):

9:00 a.m. – 4:30 p.m.

Wednesday:

10:00 a.m. – 4:30 p.m.

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

Friday:

9:00 a.m. – 5:00 p.m.

Saturday:

Penfield - 9:00 a.m. – 1:00 p.m.

All other branches are closed on Saturday.

*These fees are subject to change depending on your account relationship with Family First FCU. These fees go into effect November 1, 2016.



FAMILY FIRST
CREDIT UNION

www.familyfirstny.com

Office: 585.586.8225
Toll Free: 800.356.1101



6/21

Family First of NY Federal Credit Union

Fee Schedule, Hours and Locations



FAMILY FIRST
CREDIT UNION

www.familyfirstny.com

General Fees

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|---|--|
| Abandoned Property Escheatment.. | \$35 |
| Account Number Change | \$15 |
| Account Reinstatement Fee | \$.25 (within one year) |
| Account Statement Fee | \$.5 additional research fee may apply |
| Bill Pay Check Copy. | \$.5 |
| Bill Pay Stop Payment | \$.32 |
| Check Cashing (non-member) | \$.5 |
| Check Printing Fee | At cost from Harland. See Membership Account Structure for more details. |
| Manual Payment Transfer on Late Loans | \$.5 |
| Copy of Check Deposited/Cashed. | \$.5 per item |
| Copy of Member Receipt | \$.2 |
| Early Account Closure Fee | \$.25 (if closed within 180 days) |
| Fax Service | \$.1 per page |
| Foreign ATM Withdrawal | \$.1.50 per transaction* |
| Foreign ATM Inquiry Fee | \$.0.25 per transaction* |
| Foreign Check Processing. | \$.15 (Exchange rates may apply and will be quoted after processing.) |
| HSA Account Close / Transfer | \$.30 |
| Inactive Account Fee | If an account is inactive for 6 months a \$5 fee will be charged. If the primary share account has \$5 or less then a fee will be charged up to the balance and the account will be closed. (Excludes minor accounts and accounts with open loans) |
| IRA Transfer / Withdrawal | \$.30 |
| Legal Processing Fee. | \$.75 |
| Loan payment made over the phone with a credit card | \$.10 |
| Loan Payoff Processing Request (Mortgages and HES) | \$.15 |
| Money Order Fee | \$.4* |
| Notary Service | Free, \$.2 for non-members |
| Official Check. | \$.4* |
| Paper Statement Fee | \$.2/month (Begins with January 2015 statements; ages 18 and under and 65 and older exempt.) |
| Research / Checkbook Balancing | \$.25 per hour |
| Returned Mail Fee | \$.5 |
| Signature Guarantee. | Free |
| Stop Payment (Check or ACH) | \$.30 |
| Temporary Checks | 8 free with new checking account, then \$.25 each |

Card Services

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|--|---|
| ATM Card Replacement | \$.10 |
| Debit card eligible accounts w/ATM cards | \$.10/year |
| Visa Debit or Credit Card Replacement | \$.15 |
| Rush Service | \$.25 in addition to the replacement charge |
| Visa Gift Card | \$.3.50 each |
| Visa Reloadable Gift Card | \$.4.50 each (\$3.00 for each reload) |

Non-Sufficient Funds and Returned Item Fees

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|---|--|
| Courtesy Pay Fees | \$.32 (Standard and Enhanced) |
| Courtesy Pay Negative Balance Fee | \$.30 (if negative balance is not paid within 20 days, fee may be assessed and privilege may be revoked) |
| Deposited Item Returned | \$.20 if drawn on another's account, \$.30 if drawn on owner's account |
| Funds Transfer to Cover Overdraft. | \$.5 |
| Non-Sufficient Funds | \$.32 (Checks, ATM, ACH, Debit Card Transaction, and Bill Pay Transaction) |
| Non-Sufficient Funds | \$.35 (MoneyBuilder Account) |

Wire Fees

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| Incoming Wire Transfer | One free per month, \$.5 each additional |
| Outgoing Wire Transfer Domestic. | \$.20 |

Safe Deposit Box Fees

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|------------------------------------|--|
| Box Rental (3"x 5"x 24"). | \$.35 per year plus tax |
| Box Rental (3"x 10"x 24"). | \$.55 per year plus tax |
| Box Rental (5"x 10"x 24"). | \$.80 per year plus tax |
| Drill Fee | Based on actual cost of drill services by a Family First designated locksmith. |

External Funds Transfer and POPMoney Fees

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|-------------------------------------|-----------------------------|
| Standard Service Inbound | Free |
| Standard Service Outbound | \$.2.00 |
| Premium Service Inbound | \$.5.00 (next business day) |
| Premium Service Outbound. | \$.7.00 (next business day) |
| POPMoney Transfer. | \$.5.00 |