

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.
Henrietta - 10:30 a.m. – 3:30 p.m.

Wednesday:
10:00 a.m. – 4:30 p.m.
Greece - 10:30 a.m. – 4:30 p.m.
Henrietta - 10:30 a.m. – 3:30 p.m.

Friday:
9:00 a.m. – 5:00 p.m.
Henrietta - 10:30 a.m. – 3:30 p.m.

Saturday:
9:00 a.m. – 1:00 p.m. **(Penfield Only)**



FAMILY FIRST
CREDIT UNION

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

7/23

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. *\$10*

Outgoing Wire Transfer Domestic. *\$20*

Check Printing Fee *Varies by style*

Check Protest Letter *\$25 per item*

Bill Pay Stop Payment *\$32*

Bill Pay Check Copy. *\$5*

Stop Payment *\$30*

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 September 1, 2023.

APY is annual percentage yield.