



(716) 326-3858
innerlakesfcu.org

Dividend Rate and Fee Schedule (as of August 10, 2023)

Dividend Rates

(All rates are APR,
annual percentage rate.)

Shares / Savings

\$ 5.00 - \$1,499.99	.55%
\$ 1,500.00 - \$14,999.00	.55%
\$15,000.00 - \$34,999.99	.60%
\$35,000.00 - and up	.65%

Christmas Club

.55%

CDs

6-month (minimum \$500)	4.25%
12-month (minimum \$500)	4.30%
18-month (minimum \$500)	4.45%
24-month (minimum \$1,000)	4.55%
36-month (minimum \$1,000)	4.55%
48-month (minimum \$1,000)	4.55%
60-mo (minimum \$1,000)	4.55%

Money Market

\$ 2,500.00 - 4,999.99	1.75%
\$5,000.00 - 24,999.99	1.75%
\$25,000.00 - \$49,999.99	1.85%
\$50,000.00 - and up	1.85%

IRAs

Up to \$4,999.99	1.45%
\$5,000.00 - 24,999.99	1.55%
\$25,000.00 - \$49,999.99	1.75%
\$50,000.00 - and up	2.00%

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	
- External transfer fee (online banking, outgoing)	\$2
- 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
- Single family home appraisal	\$550
- Home Equity loan full appraisal (2-4 family)	\$550
- Home Equity condominium appraisal	\$550
- Manufactured home full appraisal	\$500
- Members will be charged the total closing costs for a regular Home Equity loans if the loan is paid off early, as follows:	
• 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)	
1 free box 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

Westfield

19-21 East Main Street
Westfield, NY 14787

Fredonia

3795 Lakeview Road
Fredonia, NY 14063

Dunkirk

338 Central Avenue
Dunkirk, NY 14048

Bemus Point

21 Main Street
Bemus Point, NY 14712

Silver Creek

232 Central Avenue
Silver Creek, NY 14136