

Financial Trust News



Financial Trust
FEDERAL CREDIT UNION

3333 Harlem Road
Cheektowaga
716.831.3007

4257 Seneca Street
West Seneca
716.674.2197

6520 Webster Road
Orchard Park
716.972.0051

2014 Grand Island Boulevard
Grand Island
716.773.1707

Super Low Interest Rates! for Boats, Watercrafts, Motorcycles, Campers, and ATV's! Call or Visit Us Today.

Make **YOUR** Summer a memorable one by getting out on the water, hitting the open road or discovering North America's natural beauty and gorgeous campgrounds!



3.75% APR*

*Annual Percentage Rate. 12 to 72 months.
Subject to application and loan approval.
Terms & conditions apply.

Board of Directors

Lenny LaCongo *President*
Matthew Riter *Vice President*
John Morrison *Treasurer/CEO*
Ed Kowalewski *Secretary*
James Manley *Board Member*

Supervisory Committee

Denise Keller *Chairman*

Members

Jacqueline Felser
Kimberly Corbett
Timothy Oldenburg

Branch Hours

Mon-Wed. 9 am to 4 pm
Thurs. 9 am to 4:30 pm
Fri. 9 am to 5:30 pm
Sat. 9 am to 12:00 pm
(West Seneca & Cheektowaga)



FEE SCHEDULE - All Fees Effective September 1, 2018

General Fees

• Check Copy (Per Check)	\$3.00
• Stop Payment (Check or ACH)	\$35.00
• Cancel Stop Payment (DDA or ACH)	\$35.00
• Protest Check Fee	\$25.00
• Closed Account Fee (Closed within 180 days)	\$25.00
• Account Reopen (Reopen within 180 days)	\$25.00
• Reg D Excessive Withdrawal Penalty	\$10.00
• Check Cashing Fee (< \$100 on Deposit)	\$3.00
• Non-Member Check Cashing Fee	\$10.00
• Dormant Account Fee (Per month after 12 mos.)	\$10.00
• Returned Mail Fee	\$10.00
• Restraining Notice / Legal Processing Fee	\$100.00
• Back-up Withholding	\$10.00
• Account Research (Per hour)	\$25.00
• Holiday Account Early Withdrawal	\$25.00
• Escheatment Fee	\$25.00
• IRA Premature Withdrawal (Before 59 1/2)	\$25.00
• Share Term Early Withdrawal	
- Term of 1 Year or Less	90 Days of Dividends
- Terms of 2-3 Years	180 Days of Dividends
- Terms of 4 Years or More	270 Days of Dividends

Miscellaneous Fees

• Foreign Item Deposit	\$20.00
• Corporate Draft	\$5.00
• Receipt Copy	\$2.00
• Statement Copy (Per Month)	\$2.00
• Transaction History Copy	\$3.00
• Notary Service (Free to Members)	\$2.00
• Mailed Receipt for Telephone Transaction	\$2.00
• Mailed Statement Fee	\$3.00
• Staff-Assisted Telephone Inquires / Transfer Fee	\$2.00

Non-Sufficient Funds (NSF) & Returned Item Fees

• Deposit / Payment Item Returned	\$20.00
• Courtesy Pay/Overdraft Advance	\$35.00
• Non-Sufficient Funds (Check / ACH / Bill Pay)	\$35.00
• Non-Sufficient Funds (Transfer from Savings)	\$10.00
• Daily Negative Balance Fee (After 5 Days)	\$5.00
- Charged until account has a positive balance	

ATM / Debit / Credit Card Fees

(A Foreign Surcharge May Apply)

• Balance Inquiry	\$1.00
• ATM/Debit / Credit Card Replacement	\$10.00
• ATM/Debit / Credit Card PIN Reminder	\$2.00
• ATM/Debit / Credit Card Rush Delivery	\$40.00
• ATM Withdrawals / Transfers at Non-Credit Union & Non-Allpoint Locations (after 5)	\$2.50
• ATM Withdrawals / Transfer at International ATM	\$5.00
• Balance Inquiry \$0.75	

Loan Fees

• Duplicate Lien Release	\$20.00
• Duplicate Discharge of Mortgage	\$20.00
• Late Payment Fee	\$25.00
• Returned Loan Payment	\$25.00
• Subordination Agreement Fee	\$100.00

Wire Fees

• Domestic Incoming (Per Wire)	\$25.00
• Domestic Outgoing (Per Wire)	\$30.00

Totally Free Services

- ATM Services at Financial Trust FCU & Allpoint ATM's
- Free Consumer Checking / Savings Accounts with Electronic Statement
- Online Banking
- Mobile App
- Bill Pay
- Remote Deposit Capture
- Night Deposit
- VISA Purchase Alerts

FINANCIAL TRUST PRIVACY POLICY

WHAT DOES FINANCIAL TRUST FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or service you have with us.

This information can include:

- Social Security number and account balances
- checking account information and income
- payment history and transaction history

When you are no longer our member, we continue to share your information as described in this notice.

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Financial Trust Federal Credit Union chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION:

For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus.

Does FTFCU share? **Yes** / Can you limit this sharing? **No**

For our marketing purposes – to offer our products and services to you.

Does FTFCU share? **Yes** / Can you limit this sharing? **No**

For joint marketing with other financial companies.

Does FTFCU share? **Yes** / Can you limit this sharing? **No**

For our affiliates' everyday business purposes – information about your transactions and experiences.

Does FTFCU share? **No**

For our affiliates' everyday business purposes – information about your creditworthiness.

Does FTFCU share? **No**

For our affiliates to market to you

Does FTFCU share? **No**

For nonaffiliates to market to you

Does FTFCU share? **No**

Questions? Call **716-831-3007**
or go to www.financialtrustfcu.com