

**IRS BUFFALO FEDERAL CREDIT UNION**  
**130 SOUTH ELMWOOD AVENUE, ROOM 147**  
**BUFFALO, NEW YORK 14202-5016**  
**(716) 854-3714 FAX (716) 854-3108**

**Fee Schedule**

**Share (Savings) Accounts**

Account Opening Fee	\$ 1.00
Minimum Balance	\$ 5.00

**Share Draft (Checking) Accounts**

Insufficient Funds	\$30.00
Stop Payment – Your Share Draft	\$15.00
Draft Copies	
- Available online	\$ 2.00
- If it needs to be ordered	\$ 4.00
Draft Printing (cost depends upon style chosen)	\$2 plus cost (~\$17.61/box of the ~50 standard designs, so \$19.61)
Non-Machinable Items	\$ 5.00
Courtesy Pay	\$30.00/each

**General Fees**

Returned Deposit	\$30.00
Stop Payment – Our Check	\$35.00
Any NSF not Remote Deposit	\$30.00
Check to other	\$ 2.00
Remote Deposit Returned	\$ 5.00
Address Change (if we are notified by the Post Office)	\$ 2.00
Photocopies (other than drafts)	\$ 0.15/page
Dormant (Abandon Property)	\$7.50/month starting after the 23 <sup>rd</sup> month of Dormancy

**Loans**

Late fee after 15 days delinquent (starting 07/01/17)	\$ 15.00
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**Remote Deposit Capture (RDC)**

Service	Free
Returned Deposit	\$ 5.00

**Bill Pay**

Service	Free
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Note that there are fees charged directly by the provider for services such as rush payments. See disclosures on the Bill Pay Service for details.

**ACH Transactions**

Deposits and Withdrawals	FREE
Returned Deposits	\$30.00
Insufficient Funds	\$30.00

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**ATM/Debit Cards**

Withdrawals, balance inquiries and denials

1<sup>st</sup> 4

FREE

5 or more

\$ 1.00 each

Withdrawal at ATMs are subject the charges made by the ATM operator. International ATM transactions may also be charged an ISA fee. We are on the STAR SF surcharge free network.

The ATM fees for 5 or more transactions are charged to your Share Draft account on the last day of the month.

Insufficient Funds \$30.00

Purchase at Point-of-Sale (POS) FREE

**Card**

1<sup>st</sup> Card

FREE

Additional Card

\$15.00

Replacement Card

\$15.00