



Federal Credit Union

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Fee Schedule Change

There will be some changes to our Fee Schedule, effective January 1, 2016. Below is the new Fee Schedule, which is also available on our website at www.westarnet.com. As always, we will continue to provide you with competitive rates and low fees, as well as an exceptional customer service experience.

Schedule of Fees and Charges

ENTRANCE	\$0.25
INSUFFICIENT FUNDS/RETURNED ITEM/NEGATIVE BALANCE	\$25.00
COIN (OVER \$10.00)	\$2.00 & \$0.08 PER ROLL
LATE PAYMENT ON CONSUMER LOAN (AFTER 10-DAY COURTESY PERIOD)	\$20.00
CASHIERS CHECK (IF PAYABLE TO OTHER THAN ACCOUNTHOLDER)	\$2.00 PER CHECK
OFFICIAL COPY OF ANY STATEMENT	\$5.00
PRINTED ACCOUNT HISTORY (UNOFFICIAL)	\$1.00 PER PAGE
COPY OF CHECK (PERSONAL & CASHIERS)	\$5.00
ACCOUNT RECONCILIATION	\$20.00 PER HOUR (\$15.00 MINIMUM)
STOP PAYMENT (PERSONAL CHECKS & ACH ITEMS)	\$18.00
STOP PAYMENT (CORPORATE CHECKS)	\$20.00
CHECK PROTEST (PERSONAL & CASHIERS)	\$20.00
EARLY WITHDRAWAL FROM CLUB ACCOUNT	\$10.00
EARLY WITHDRAWAL FROM SHARE CERTIFICATE	3 MONTHS INTEREST
DORMANT ACCOUNT (AFTER 18 MONTHS INACTIVE)	\$2.50 PER MONTH
CASHING CHECKS FOR NON-MEMBERS	\$2.00
RETURNED MAIL	\$2.00
SUB-LIEN RELEASE	\$5.00
UCC RELEASE	\$5.00
MORTGAGE RELEASE	\$5.00
VISA DEBIT & CREDIT CARD FEES	
REPLACEMENT OF VISA DEBIT CARD	\$5.00 1ST / \$10 2ND / \$20 3RD
VISA DEBIT CARD USED AT FOREIGN ATM (2 FREE PER MONTH)	\$1.00
FOREIGN CARD USED AT WESTAR FCU ATM	\$2.00
VISA DEBIT CARD PIN-BASED TRANSACTIONS (POS)	\$0.25
REPLACEMENT OF VISA CREDIT CARD	\$5.00 1ST / \$10 2ND / \$20 3RD
VISA CREDIT CARD PAYMENT BY PHONE (Through Visa)	\$10.00
VISA CREDIT CARD LATE PAYMENT	\$25.00
REPLACEMENT PIN LETTER (CREDIT AND DEBIT)	\$3.00
WIRE TRANSFER FEES	
OUTGOING NATIONAL WIRE	\$20.00
OUTGOING INTERNATIONAL WIRE	FEES MAY VARY (\$30.00 MINIMUM)
CHECKFREE FEES	
POPMONEY ON BILL PAYER (SEND MONEY: PERSON TO PERSON UP TO \$249.99)	\$0.50
POPMONEY ON BILL PAYER (SEND MONEY: PERSON TO PERSON \$250.00-\$999.99)	\$0.60
POPMONEY ON BILL PAYER (SEND MONEY: PERSON TO PERSON \$1,000.00-\$3,000.00)	\$1.35
POPMONEY ON BILL PAYER (SEND MONEY NEXT DAY: PERSON TO PERSON UP TO \$249.99)	\$0.60
POPMONEY ON BILL PAYER (SEND MONEY NEXT DAY: PERSON TO PERSON \$250.00-\$999.99)	\$0.75
POPMONEY ON BILL PAYER (SEND MONEY NEXT DAY: PERSON TO PERSON \$1,000.00-\$3,000.00)	\$1.75
POPMONEY ON BILL PAYER (REQUEST MONEY: PERSON TO PERSON LESS THAN \$250.00)	\$0.50*
POPMONEY ON BILL PAYER (REQUEST MONEY: PERSON TO PERSON \$250.00-\$999.99)	\$0.60*
POPMONEY ON BILL PAYER (REQUEST MONEY: PERSON TO PERSON \$1,000.00-\$3,000.00)	\$1.35*
POPMONEY ON BILL PAYER STOP PAYMENT (PERSON TO PERSON)	\$10.00
POPMONEY ON BILL PAYER E-GREETINGS (PERSON TO PERSON)	FREE
POPMONEY ON BILL PAYER NEW USER ENROLLMENT (PERSON TO PERSON)	\$1.00
POPMONEY ON BILL PAYER RETURNED ITEM FEE (PERSON TO PERSON)	\$20.00
ACCOUNT TO ACCOUNT TRANSFERS TO OR FROM OTHER INSTITUTIONS ON BILL PAYER (OUTBOUND TRANSFERS ONLY)	\$2.00
SAME DAY PAYMENTS ON BILL PAYER (ELECTRONIC PAYMENTS ONLY)	\$9.95
NEXT DAY PAYMENTS ON BILL PAYER (PAPER CHECK PAYMENTS ONLY)	\$14.95

Westarnet.com Is Getting A Facelift

New site, same address!
 We are making the site user and mobile friendly. Be on the lookout for the new site in the future.



Office Hours:

Monday-Friday,
9AM-5PM

Holiday Hours:

Closed: Columbus Day,
 Monday October 12, 2015

Closed: Veterans Day,
 Wednesday November 11, 2015

Closed: Thanksgiving Day,
 Thursday November 26, 2015

Open 9am-1pm:
Christmas Eve Day,
 Thursday December 24, 2015

Closed: Christmas Day,
 Friday December 25, 2015

Open 9am-3pm:
New Year's Eve Day,
 Thursday December 25, 2015

Closed: New Year's Day,
 Friday January 1, 2016

*What is POPMONEY? POPMONEY is an online bill payment service through our virtual branch online banking system that allows you to send money to people. *POPMONEY ON BILL PAYER (REQUEST MONEY: PERSON TO PERSON) - \$15 IS COLLECTED WHEN REQUEST IS SENT AND REMAINDER IS COLLECTED WHEN THE PAYMENT IS RECEIVED. The fees appearing in this schedule are accurate as of January 1, 2016. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.
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Mobile App Now Available!

We know you're busy. Managing your money shouldn't slow you down. That's why we've made it easy for you to access your accounts on the go with mobile banking. Check your balance, set up transfers, and make payments

in seconds—wherever you are, right from your smartphone or other mobile device. Download the app **"TouchBanking"** and enter app code **"Westarmobile"**. The app syncs to your online banking account, same logon

and same password! Contact us at (315) 672-7827 today for details about how to get started.



Helpful Hints From The Teller Line

At Westar Federal Credit Union we strive to make things as easy as possible for the members. Here are some helpful hints we think will help!

1. Please have your account number(s) available when transacting business in the office or on the phone. This will enable us to process your request in an accurate and efficient manner.

2. If mailing a deposit or loan payment, please include identifying information such as name, account number, and loan number. This will help us to ensure your transaction is posted properly.

3. If you require a large amount of cash (over \$3000) please contact the office in advance so that we may expedite your request quicker.

4. When traveling, please notify the office to ensure uninterrupted Visa Debit and Credit card usage.

5. Checks made payable to 2 people must be endorsed by both parties. To avoid confusion, you may endorse the back of the check with "For Deposit Only". Checks made payable to non-members (3rd party) are not accepted at Westar FCU.

Do You Know Who Your Beneficiaries Are?

Do you have a living will, a trust account or think that you have all your finances in order if something happens to you? Have you notified Westar that your trust is the beneficiary of your funds? Have you experienced a major

life change since you first opened your account? Maybe you no longer have contact with the person you originally designated as your beneficiary.

Take some time to stop by Westar FCU and verify the beneficiaries of your

share accounts and IRAs. Leave your loved ones less to worry about during their grieving period and get all your finances in order now.

No Credit Record? Can't Get a Card? Maybe Secured Is the Answer

It's a classic Catch-22: You need a credit history to qualify for credit. And, you need credit to build a credit record.

A secured credit card can almost always eliminate a co-signer on

the card, giving you more financial independence.

Secure the funds in your Westar account and have the convenience of a Visa credit card in your pocket!

Talk to a loan officer today about our 8.90% APR secured credit card, and build your savings while you qualify for credit.

Store Cards: Seldom the Better Deal

With offers of an additional 15% off your purchase or free merchandise, it's tempting to apply for credit cards from your favorite retail stores. However think twice before signing up. If the bill is not paid in full at the end of each month, you could end up paying

much more than you originally would have saved. That's because interest rates on retail cards average about ten percentage points higher than credit union credit cards.

If you're already in over your head with high APR store credit cards, think

about switching to one easy card for all your purchases. Westar FCU offers free balance transfers and a low 8.90% APR.

Stop in for an application or apply online at www.westarnet.com.