www.financialtrustcu.com 716.831.3007 Spring 2024

Financial Trust News

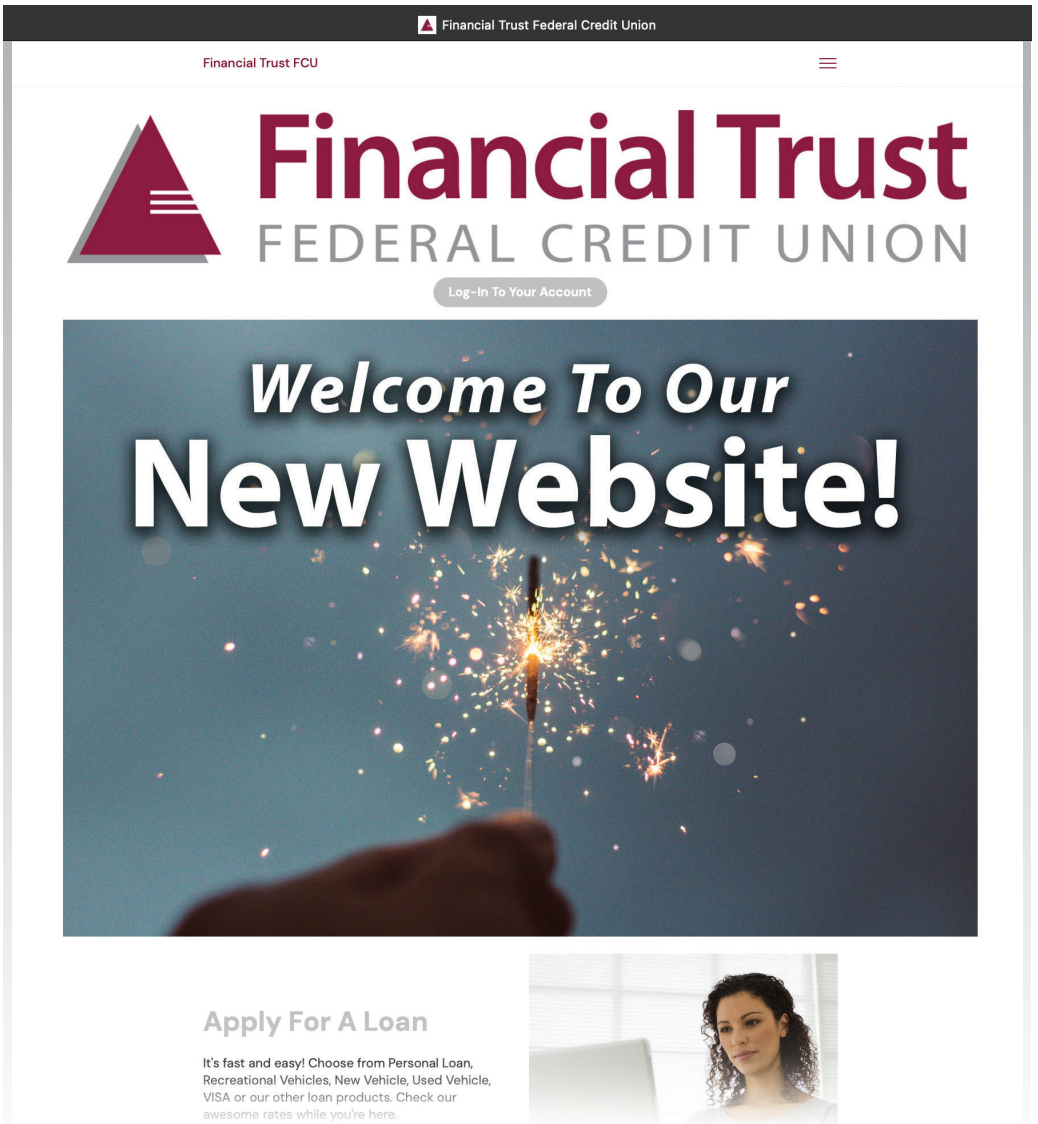
Financial Trust
FEDERAL CREDIT UNION

3333 Harlem Rd. Cheektowaga | 4257 Seneca St. West Seneca | 6520 Webster Rd. Orchard Park | 2014 Grand Island Blvd. Grand Island | 3291 Lakeshore Rd. Blasdell | 462 Grider St. (ECMC) Buffalo | 604 Route 5 & 20 Irving

New Year — New Look!

Financial Trust is excited to announce the launch of our new website!

The newly updated website has all the great information and features of the previous site - reimagined and redesigned in a responsive and more efficient user interface. Here at Financial Trust, we strive to provide our customers' not only with quality financial products, but also with a quality user friendly website that allows our customer's to have the information they are looking for readily available in the palm of their hands. We invite you to check out our new website — just type in **FTFCU.com**!



Board of Directors

Dr. Timothy Oldenburg *Chairman*
Matthew Riter *Vice Chairman*
John Morrison *Treasurer/CEO*
Ed Kowalewski *Secretary*
James Manley *Board Member*
Mike Berent *Board Member*
Virginia Harper *Board Member*

Supervisory Committee

Denise Keller *Chairman*
Lenny LaCongo *Member*
Kimberly Corbett *Member*

2024 Closings

May 27th Memorial Day
June 19th Juneteenth
July 4th Independence Day
September 2nd Labor Day
October 14th Columbus Day
November 11th Veteran's Day
November 28th Thanksgiving Day
November 29th *(open until 4pm)*
December 24th Christmas Eve *(close at noon)*
December 25th Christmas Day
December 31st New Years Eve *(close at noon)*

Branch Hours

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

FEE SCHEDULE - All Fees Effective October 25, 2023

General Fees

Minimum Savings Balance	$25.00
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
Business Checking (Monthly)	$10.00
Second Chance Checking (Monthly)	$10.00
Closed Account Fee (Closed within 180 days)	$25.00
Account Reopen (Reopen within 180 days)	$25.00
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 over 1 Year or Less than 4 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
Money Order	$2.00
Statement Copy	$3.00
Notary Service (Free to Members)	$2.00
Mailed Statement Fee	$3.00

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
- Maximun Consecutive Days Charged	*10*

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 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

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 ATMs
- Free Consumer Checking/Savings Accounts with Electronic Statement
- Online Banking
- Mobile App
- Bill Pay
- Remote Deposit Capture
- Night Deposit
- VISA Purchase Alert

11th Annual Buffalo Cherry Blossom Festival

The Annual Cherry Blossom Festival will be held Saturday and Sunday, 4/27 - 4/28, 2024 at the Japanese Garden in Delaware Park and The Buffalo History Museum. Activities include live music, pink boat rides, taiko drumming, a pink parade, origami, Japanese cultural displays, and food trucks!

Entrance to the Festival is FREE of Charge!