



SHARED BRANCHING GUIDELINES



InnerLakes FCU

232 Central Ave, Silver Creek, New York 14136

Open Monday – Friday, Noon – 5:00pm (Contact branch for holiday hours)

- Bring your current, unexpired ID with you to the InnerLakes Silver Creek Branch
- Bring a document that identifies you as a member of SUNY Fredonia FCU (receipt, bank statement, etc)
- Complete a shared branching deposit ticket available in the lobby of the Credit Union

Monday

Noon - 4:00 pm*

- Withdraw up to **\$500** in cash from your account.
- Cash a check up to **\$500**.
- If a check exceeds \$500, the remaining amount must be deposited into your savings or checking account.
- InnerLakes FCU is required to obtain **verbal approval** from SUNY Fredonia FCU for these transactions before processing.

4:00 pm - 5:00 pm**

- Withdraw up to **\$200** in cash from your account.
- Cash a check up to **\$200**.
- If a check exceeds \$200, the remaining amount must be deposited into your savings or checking account.
- SUNY Fredonia FCU is closed during this time, and no verbal approvals can be obtained for transactions over these limits.

Tuesday

Noon - 2:00 pm*

- Withdraw up to **\$500** in cash from your account.
- Cash a check up to **\$500**.
- If a check exceeds \$500, the remaining amount must be deposited into your savings or checking account.
- InnerLakes FCU is required to obtain **verbal approval** from SUNY Fredonia FCU for these transactions before processing.

2:00 pm - 5:00 pm**

- Withdraw up to **\$200** in cash from your account.
- Cash a check up to **\$200**.
- If a check exceeds \$200, the remaining amount must be deposited into your savings or checking account.
- SUNY Fredonia FCU is closed during this time, and no verbal approvals can be obtained for transactions over these limits.

Wednesday

Noon - 2:00 pm*

- Withdraw up to **\$500** in cash from your account.
- Cash a check up to **\$500**.
- If a check exceeds \$500, the remaining amount must be deposited into your savings or checking account.
- InnerLakes FCU is required to obtain **verbal approval** from SUNY Fredonia FCU for these transactions before processing.

2:00 pm - 5:00 pm**

- Withdraw up to **\$200** in cash from your account.
- Cash a check up to **\$200**.

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- If a check exceeds \$200, the remaining amount must be deposited into your savings or checking account.
- SUNY Fredonia FCU is closed during this time, and no verbal approvals can be obtained for transactions over these limits.

Thursday

Noon - 4:00 pm*

- Withdraw up to **\$500** in cash from your account.
- Cash a check up to **\$500**.
- If a check exceeds \$500, the remaining amount must be deposited into your savings or checking account.
- InnerLakes FCU is required to obtain **verbal approval** from SUNY Fredonia FCU for these transactions before processing.

4:00 pm - 5:00 pm**

- Withdraw up to **\$200** in cash from your account.
- Cash a check up to **\$200**.
- If a check exceeds \$200, the remaining amount must be deposited into your savings or checking account.
- SUNY Fredonia FCU is closed during this time, and no verbal approvals can be obtained for transactions over these limits.

Friday

Noon - 4:00 pm*

- Withdraw up to **\$500** in cash from your account.
- Cash a check up to **\$500**.
- If a check exceeds \$500, the remaining amount must be deposited into your savings or checking account.
- InnerLakes FCU is required to obtain **verbal approval** from SUNY Fredonia FCU for these transactions before processing.

4:00 pm - 5:00 pm**

- Withdraw up to **\$200** in cash from your account.
- Cash a check up to **\$200**.
- If a check exceeds \$200, the remaining amount must be deposited into your savings or checking account.
- SUNY Fredonia FCU is closed during this time, and no verbal approvals can be obtained for transactions over these limits.

*For withdrawal transactions between \$200 and \$500 made during hours the SUNY Fredonia Federal Credit Union business hours, InnerLakes FCU Staff must **verbally verify fund availability with a SUNY Fredonia FCU employee** before processing the withdrawal.

**Transactions conducted at the InnerLakes FCU office outside SUNY FFCU's regular business hours may be posted on the next BUSINESS day. Additionally, funds deposited may not be available for VISA check card transactions until the following business day.

Cash and Check Deposits only – no limit on transaction amount