

DEPOSIT ACCOUNT FEES

CHEQUING ACCOUNTS

All Deposits, Transfers and In-Branch Withdrawals	No Charge
Cheque Transaction Fee	\$0.75 Per Cheque
Electronic Debit	\$0.65 Per Item
Lafleche CU ATM (members) (non-members)	No Charge \$1.50
INTERACT ATM Withdrawal	\$1.50
CIRRUS ATM Withdrawal	\$2.50
Statement Fee	\$1.00 per Month
Personalized Cheque Order (D&H)	At Cost
Non-Postable Cheque	\$5.00 Per Cheque
In-House Cheque Printing	As Per Price List

SAVINGS ACCOUNTS

All Deposits, Transfers and In-Branch Withdrawals	No Charge
Electronic Debits	\$0.65 Per Item
Statement Fee	\$1.00 Per Month

US ACCOUNTS

All Deposits, Transfers and In-Branch Withdrawals	No Charge
Cheque Transaction Fee	\$0.75 US Cheque
Non-Postable US Cheque	\$20.00 Per Cheque

No card access for this account.

NO FEES IF MINIMUM MONTHLY BALANCE OF \$2,000 IS MAINTAINED.

CUPAC is a package of services available on personal chequing accounts. This package includes unlimited cheques, bill payments, Global Payment, Mastercard and POS transactions. The \$1.00 monthly statement fee is also included in this package.

CUPAC	\$12.00 per month
Basic PAC (low fee package)	\$4.00 per month
Graduate Account Package	\$5.00 per month
Business Account Package	\$25.00 per month

Non-Profit Organization **No Service Fees**
Fat Cat & Headstart **No Service Fees**
(except ATM withdrawals)

MISC DEPOSIT ACCOUNT FEES

Unauthorized Overdrafts	24% plus \$5.00 per item
Transfer to Cover Overdraft	\$5.00
Overdraft Notice	\$5.00
Stop Payments	\$15.00
N.S.F. Charge	\$30.00 per item
Certified Cheques (members) (non members)	\$5.00 \$20.00

SAFEKEEPING FEES

Safety Deposit Box (based on size)	\$20.00 to \$50.00 plus GST
Annual Safekeeping Charges	\$25.00 per envelope
Drilling of Safety Deposit Box	\$50.00 plus costs
Replacement of SDB Keys	\$20.00

MISCELLANEOUS CHARGES

Cheque Cashing (non-member)	\$5.00 (<\$1,000)
	\$10.00 (\$1,000-\$5,000)
	1% of cheque over \$5,000
Manager's Trust Cheques (at member request)	\$10.00
ATM Deposit Error	\$10.00
Foreign Currency Requests other than US	\$10.00

Wire Transfer (banks/inter Prov CU)	\$30.00
Wire Transfer (C.U.'s in SK)	\$20.00
Wire Transfer - Incoming	\$20.00
Wire Transfer in Foreign Funds	\$40.00
Recall/Cancel Wire Transfer	\$35.00
One Time CAFT Fee	\$5.00
Bank Confirmations	\$20.00
Bill Payments - Over the Counter	\$0.50 per bill
Bill Payments (non-members)	\$3.00 per bill
Search for Vouchers	\$50.00 per hour (min charge \$50.00)

MISCELLANEOUS CHARGES CONT'D

RRSP/RRIF/TFSA Transfer Out	\$75.00
Photocopies	\$0.35 per copy & \$0.75 per color copy
Fax Charges	OUT - \$2.00 for 1st page \$1.00 each additional page
	IN - \$1.00 per page
Cheque Collection fee (incoming)	\$15.00 (hold for 10 days)
Cheque Collection Fee (outgoing)	\$5.00
Dormant Account Fee	\$20.00 annually
Dormant Account Letter	\$5.00
Duplicate Statement Produced	\$5.00
Close Account Transfer Fee (includes mgr's trust cheque) (if open less than 90 days)	\$25.00
	\$50.00 (includes mgr's trust cheque)

CARD FEES

Duplicate Member Card	\$10.00 per card
Rush Card Replacement	\$50.00 per card
Replace Member Card (ie. lost)	\$10.00

MEMBER DIRECT (INTERNET HOME BANKING)

Payment Corrections (vendor, loan)	\$40.00
e-Transfers (sent or received)	FREE
All Internet Home Banking Transactions	FREE

LOAN FEES

PERSONAL PROPERTY FEES

Searches & Registrations.....	At Cost
Searches at Member Request	\$10.00
Registrations re Funds on Deposit or Deferred Cheques	At Cost
Renewals.....	At Cost

AMENDMENTS

Renewals/Fixed Rate Renewals ...	\$40.00 plus costs
Loan Amendments/Extensions:	
Consumer.....	\$40.00 plus costs
Agriculture.....	\$75.00 plus costs
Commercial.....	\$100.00 plus costs
Funds on Deposit	\$25.00

(student loans are excluded)

REAL PROPERTY FEES

Title/Land Parcel Searches & Registrations....	At Cost
Mortgage/Loan Payout Processing Fee (out to another institution)	\$250.00
Mortgage Re-Advances (new money)	Same as Loan App Fees
Appraisals	At Cost
Assumption of Mortgage.....	\$25.00

APPLICATION/ADMIN FEES

LOAN APPLICATION FEES:	
Consumer.....	\$30.00
Mortgage	\$50.00
Agriculture.....	1/2 or 1% (min \$50.00)
Commercial.....	1/2 of 1% (min. \$60.00)
Funds on deposit.....	\$25.00
Student Loans.....	\$25.00
LOC/Quick Loans Review Fees	\$30.00 plus costs
.....	(<\$30,000)
LOC/Quick Loans Review Fees	\$50.00 plus costs
.....	(>\$30,000)
Quick Loan Advance Fee	\$5.00 per advance

APPLICATION/ADMIN FEES CONT'D

Irrevocable Letters of Credit & Renewals	\$30.00 plus costs
Credit Checks (Other FI's).....	\$15.00
Corporate Profile Reports	\$10.00
Property Tax Enforcement Letter.....	\$5.00
Bank of Canada Searches (per person)	At Cost
Credit Bureau Fees	
Individual	\$10.00
Joint	\$15.00
Commercial	\$20.00
CMHC Administration Fee.....	Costs Only (payable to CMHC)
Small Business Loan Admin Fee	Costs Only (payable to CSBFA)
CALA Administration Fee.....	1.10% of Total Loan (\$0.85 to Ottawa and .25% to CU to a maximum of \$250)

MISCELLANEOUS LOAN FEES

Financial info (provided for other FI's).....	\$50.00
Chargebacks for NSF Loan Payments	\$30.00
Loan Interest Summary Requested	\$20.00
Commissioner for Oaths (non-members).....	\$10.00
Third Party Demands, Garnishes, Requirements to Pay (RTP) & Notice of Seizures.....	\$40.00
RTP Payments Sent Out	\$30.00
Assignment of Lease	\$150 + costs
Repossessions	At Cost



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Schedule of Fees and Charges

Effective January 1, 2019