

LOAN FEES

PERSONAL PROPERTY FEES

Searches & Registrations
 Searches at Member Request
 Registrations refunds on Deposit or Deferred Cheques
 Renewals

At Cost
\$10.00 + cost
At Cost
At Cost

AMENDMENTS

Renewals/Fixed Rate Renewals
 Loan Amendments/Extensions:

\$40.00 plus costs

Consumer
 Agriculture
 Commercial
 Funds on Deposit

\$50.00 plus costs
\$75.00 plus costs
\$100.00 plus costs
\$25.00 (Student Loans are Excluded)

REAL PROPERTY FEES

Title/Land Parcel Searches & Registrations
 Mortgage/Loan Payout
 Processing fee
 Mortgage re-advances (new money)
 Appraisals
 Assumption of Mortgage

At Cost
\$250.00 (Out to another institution)
Same as Loan App fees
At Cost
\$25.00

APPLICATION/ADMIN FEES

Loan Application Fees:
 Consumer
 Mortgage
 Agriculture
 Commercial

\$50.00 + costs
\$50.00 + costs
1/4 of 1% + costs
 (min. \$100.00; max \$1,000)
1/4 of 1% + costs
 (min. \$100.00; max \$1,000)

Funds on Deposit
 Student Loans

\$25.00
\$25.00

LOC / Quick Loans Review Fees
 LOC / Quick Loans Review Fees (Full)
 Late Reporting Fee

\$30.00 plus costs (<\$30,000)
\$100.00 plus costs (>\$30,000)
\$50

Quick Loan Advance Fee
 Irrevocable Letters of Credit & Renewals

\$5.00 per advance
\$30.00 plus costs

Credit Checks (Other FI's)
 Corporate Profile Reports
 Property Tax Enforcement Letter

\$15.00
\$10.00
\$5.00

APPLICATION/ADMIN FEES CONT.

Bank of Canada Searches
 Credit Bureau Fees
 CMHC Administration
 Small Business Loan Admin
 CALA Administration Fee
 (85% to Ottawa and 25% to CU to a maximum of \$250)

At Cost
\$15.00 Individual
\$20.00 Joint
\$25.00 Corporate
Fee Costs Only (Payable to CMHC)
Fee Costs Only (Payable to CSABFA)
1.10% of Total Loan

MISCELLANEOUS LOAN FEES

Farm Plan
 Chargebacks for NSF
 Loan Payments
 Loan Interest Summary Requested
 Commissioner for Oaths
 Third Party Demands, Garnishes
 Requirements to Pay (RTP) &
 Notice of Seizures
 RTP payments sent out
 Assignment of Lease
 Repossessions

\$50.00 (Provided for other FI's)
\$30.00
\$20.00
\$10.00 (non-members)
\$40.00
\$30.00
\$150 + costs
At Cost



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 Community minded...just like you!



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Schedule of Fees and Charges
Effective April 15, 2021

Main Branch
 P.O. Box 429
 Lafleche, SK S0H 2K0

Lafleche Branch: 306-472-5215
 Glentworth Branch: 306-266-4821

E-mail: info@lafleche.cu.sk.ca

www.lafleche.cu.com



DEPOSIT ACCOUNT FEES

CHEQUING ACCOUNTS

All deposits, transfers & In-branch withdrawals	No Charge
Cheque transaction Fee	\$0.75 per cheque
Electronic Debit	\$0.65 per item
Lafleche CU ATM	No charge (members)
	\$1.50 (non-members)
INTERAC ATM withdrawal	\$1.50
CIRRRUS ATM withdrawal	\$2.50
Statement Fee	\$1.00 per month
Personalized Cheque Order	As per price list
Non-Postable Cheque	\$5.00 per cheque

SAVINGS ACCOUNTS

All deposits, transfers & in-branch withdrawals	No Charge
Electronic Debits	\$0.65 per item
Statement Fee	\$1.00 per month

No Fees if minimum monthly balance of \$2,000 is maintained.

U.S. Accounts

All deposits, transfers & in-branch withdrawals	No Charge
Cheque transaction Fee	\$0.75 US per cheque
Non-Postable US Cheque	\$25.00 per cheque
No card access for this account	

CUPAC is a package of services available on Personal Chequing Accounts. This package includes unlimited cheques, bill payments and POS transactions. The \$1.00 monthly statement fee is also included in this package.

CUPAC	\$12.00 per month
BasicPAC - low fee package	\$ 4.00 per month
Graduate Account Package	\$ 5.00 per month
Business Account Package	\$25.00 per month
Non-Profit Organizations	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	\$ 5.00 (members)
	\$20.00 (non-members)

MISCELLANEOUS CHARGES

Cheque Cashing	\$5.00 (<\$1,000) (non-member)
	\$10.00 (\$1,000-\$5,000)
	1% of cheque over \$5,000
Money Order	\$10.00 each
Manager's Trust Cheques	\$10.00 (At member request)
ATM Deposit error by member	\$10.00
Foreign Currency requests	\$10.00 (other than US)
Wire Transfer	\$30.00 (Banks/Inter Prov CU)
WireTransfer	\$20.00 (CU's in SK)
WireTransfer - Incoming	\$20.00
Wire Transfer in foreign funds	\$40.00
Wire Transfer - Non Member	\$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	\$3.00 per bill (non-members)
Search for Vouchers	\$50.00/hr (Min. Charge \$50)
RRSP/RRIF/TFSA Transfer Out	\$100.00
Photocopies	\$0.35 b/w copy
Fax Charges	\$0.75 color copies
	Out - \$2.00 for 1st page
	\$1.00 each additional page
	In - \$1.00 per page
Cheque Collection Fee (incoming)	\$20.00 (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	\$25.00 (includes Mgr's Trust Cheque)
(if open less than 90 days)	\$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	\$10.00 (ie. Lost)

MEMBER DIRECT - INTERNET HOME BANKING

Payment Corrections	\$40.00 (vendor, loan)
e-Transfers	Free (sent or received)
All other Internet home banking transactions	Free

SAFEKEEPING FEES

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

