

# DEPOSIT ACCOUNT FEES

## CHEQUING ACCOUNTS

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

## SAVINGS ACCOUNTS

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

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

## U.S. Accounts

All deposits, transfers & in-branch withdrawals	<b>No Charge</b>
Cheque transaction Fee	<b>\$0.75 US per cheque</b>
Non-Postable US Cheque	<b>\$25.00 per cheque</b>
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	<b>\$12.00 per month</b>
BasicPAC - low fee package	<b>\$ 4.00 per month</b>
Graduate Account Package	<b>\$ 5.00 per month</b>
Business Account Package	<b>\$25.00 per month</b>
Non-Profit Organizations	<b>No Service Fees</b>
Fat Cat & Headstart	<b>No Service Fees</b> (Except ATM withdrawals)

## Misc Deposit Account Fees

Unauthorized Overdrafts	<b>24% plus \$5.00 per item</b>
Transfer to cover overdraft	<b>\$ 5.00</b>
Overdraft Notice	<b>\$ 5.00</b>
Stop Payments	<b>\$15.00</b>
N.S.F. charge	<b>\$30.00 per item</b>
Certified Cheques	<b>\$ 5.00</b> (members) <b>\$20.00</b> (non-members)

## MISCELLANEOUS CHARGES

Cheque Cashing	<b>\$5.00 (&lt;\$1,000)</b> (non-member) <b>\$10.00 (\$1,000-\$5,000)</b> <b>1% of cheque over \$5,000</b>
Money Order	<b>\$10.00 each</b>
Manager's Trust Cheques	<b>\$10.00</b> (At member request)
ATM Deposit error by member	<b>\$10.00</b>
Foreign Currency requests	<b>\$10.00</b> (other than US)
Wire Transfer	<b>\$30.00</b> (Banks/Inter Prov CU)
WireTransfer	<b>\$20.00</b> (C.U's in Sk)
WireTransfer - Incoming	<b>\$20.00</b>
Wire Transfer in foreign funds	<b>\$40.00</b>
Wire Transfer - Non Member	<b>\$40.00</b>
Recall/Cancel Wire Transfer	<b>\$35.00</b>
One-Time CAFT fee	<b>\$5.00</b>
Bank Confirmations	<b>\$20.00</b>
Bill Payments-over the counter	<b>\$0.50 per bill</b>
Bill Payments	<b>\$3.00 per bill</b> (non-members)
Search for Vouchers	<b>\$50.00/hr</b> (Min. Charge \$50)
RRSP/RRIF/TFSA Transfer Out	<b>\$100.00</b>
Photocopies	<b>\$0.35 b/w copy</b> <b>\$0.75 color copies</b>
Fax Charges	<b>Out - \$2.00 for 1st page</b> <b>\$1.00 each additional page</b> <b>In - \$1.00 per page</b>
Cheque Collection Fee (incoming)	<b>\$20.00</b> (hold for 10 days)
Cheque Collection Fee (outgoing)	<b>\$5.00</b>
Dormant Account Fee	<b>\$20.00</b> (annually)
Dormant Account Letter	<b>\$5.00</b>
Duplicate Statement Produced	<b>\$5.00</b>
Close Account Transfer Fee	<b>\$25.00</b> (Includes Mgr's Trust Cheque)
(if open less than 90 days)	<b>\$50.00</b> (Includes Mgr's Trust Cheque)

## CARD FEES

Duplicate Member Card	<b>\$10.00 per card</b>
Rush Card Replacement	<b>\$50.00 per card</b>
Replace Member Card	<b>\$10.00</b> (ie. Lost)

## MEMBER DIRECT - INTERNET HOME BANKING

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

## SAFEKEEPING FEES

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





## LOAN FEES

### PERSONAL PROPERTY FEES

Searches & Registrations	<b>At Cost</b>
Searches at Member Request	<b>\$10.00 + cost</b>
Registrations refunds on Deposit or Deferred Cheques	<b>At Cost</b>
Renewals	<b>At Cost</b>

### AMENDMENTS

Renewals/Fixed Rate Renewals	<b>\$40.00 plus costs</b>
Loan Amendments/Extensions:	
Consumer	<b>\$50.00 plus costs</b>
Agriculture	<b>\$75.00 plus costs</b>
Commercial	<b>\$100.00 plus costs</b>
Funds on Deposit	<b>\$25.00</b> (Student Loans are Excluded)

### REAL PROPERTY FEES

Title/Land Parcel Searches & Registrations	<b>At Cost</b>
Mortgage/Loan Payout Processing fee	<b>\$250.00</b> (Out to another Institution)
Mortgage re-advances (new money)	<b>Same as Loan App fees</b>
Appraisals	<b>At Cost</b>
Assumption of Mortgage	<b>\$25.00</b>

### APPLICATION/ADMIN FEES

Loan Application Fees:	
Consumer	<b>\$50.00 + costs</b>
Mortgage	<b>\$50.00 + costs</b>
Agriculture	<b>¼ of 1% + costs</b> (min. \$100.00; max \$1,000)
Commercial	<b>¼ of 1% + costs</b> (min. \$100.00; max \$1,000)
Funds on Deposit	<b>\$25.00</b>
Student Loans	<b>\$25.00</b>
LOC / Quick Loans Review Fees	<b>\$30.00 plus costs</b> (< \$30,000)
LOC / Quick Loans Review Fees (Full)	<b>\$100.00 plus costs</b> (> \$30,000)
Late Reporting Fee	<b>\$50</b>
Quick Loan Advance Fee	<b>\$5.00 per advance</b>
Irrevocable Letters of Credit & Renewals	<b>\$30.00 plus costs</b>
Credit Checks (Other FI's)	<b>\$15.00</b>
Corporate Profile Reports	<b>\$10.00</b>
Property Tax Enforcement Letter	<b>\$5.00</b>

### APPLICATION/ADMIN FEES CONT.

Bank of Canada Searches	<b>At Cost</b>
Credit Bureau Fees	<b>\$15.00</b> Individual <b>\$20.00</b> Joint <b>\$25.00</b> Corporate
CMHC Administration	<b>Fee Costs Only</b> (Payable to CMHC)
Small Business Loan Admin	<b>Fee Costs Only</b> (Payable to CSABFA)
CALA Administration Fee	<b>1.10% of Total Loan</b> (.85% to Ottawa and .25% to CU to a maximum of \$250)

### MISCELLANEOUS LOAN FEES

Farm Plan	<b>\$50.00</b> (Provided for other FI's)
Chargebacks for NSF Loan Payments	<b>\$30.00</b>
Loan Interest Summary Requested	<b>\$20.00</b>
Commissioner for Oaths	<b>\$10.00</b> (non-members)
Third Party Demands, Garnishees Requirements to Pay (RTP) & Notice of Seizures	<b>\$40.00</b>
RTP payments sent out	<b>\$30.00</b>
Assignment of Lease	<b>\$150 + costs</b>
Repossessions	<b>At Cost</b>



# Lafleche

**CREDIT UNION**

Community minded...just like you!

**Schedule of Fees and Charges**  
**Effective April 15, 2021**

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

Lafleche Branch: 306-472-5215  
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