

LOAN FEES

PERSONAL PROPERTY FEES

Searches & Registrations	At Cost
Searches At Member Request	\$10.00 + Cost
Renewals	At Cost

AMENDMENTS

Renewals/Fixed Rate Renewals	\$40.00 + Costs
Loan Amendments/Extensions:	
Payment Changes	\$25.00
Consumer	\$50.00 + Costs
Agriculture	\$75.00 + Costs
Commercial	\$100.00 + Costs
Funds on Deposit	\$25.00 (Student Loans are Excluded)

REAL PROPERTY FEES

Title/Land Parcel Searches & Discharge	At Cost
Assignment Of Lease Registration	\$150.00 + Costs
Mortgage & Charge Registration	\$150.00 + Costs
Mortgage/Loan Payout Processing Fee	\$250.00 (Out To Another Institution)
Mortgage Re-Advances (New Money)	Same As Loan App Fees
Appraisals	At Cost
Assumption of Mortgage	\$100.00

APPLICATION/ADMIN FEES

Loan Application Fees:	
Consumer	\$50.00 + Costs
Mortgage	\$100.00 + Costs
Agriculture	¼ of 1% + Costs (Min. \$100.00; Max \$1,000)
Commercial	¼ of 1% + costs (Min. \$100.00; Max \$1,000)
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 (Full)	\$100.00 Plus Costs (> \$30,000)
Late Reporting Fee	\$50
Quick Loan Advance Fee	\$5.00 Per Advance
Irrevocable Letters of Credit & Renewals	\$30.00 Plus Costs
Credit Checks (Other FI's)	\$15.00
Corporate Profile Reports	At Cost
Property Tax Enforcement Letter	\$5.00

APPLICATION/ADMIN FEES CONTINUED

Bank Of Canada Searches	At Cost
Credit Bureau Fees	\$15.00 (Individual) \$20.00 (Joint) \$25.00 (Corporate)
CMHC Administration	Fee Costs Only (Payable To CMHC)
Small Business Loan Admin.	Fee Costs Only (Payable To CSBFP)
CALA Administration Fee	1.10% of Total Loan (.85% To Ottawa And .25% To CU To A Maximum Of \$250)

MISCELLANEOUS LOAN FEES

Farm Plan	\$50.00 (Provided For Other FI's)
Chargebacks For NSF Loan Payments	\$40.00
Loan Interest Summary Requested	\$20.00
Third Party Demands, Garnishees Requirements To Pay (RTP) & Notice Of Seizures	\$40.00
RTP Payments Sent Out	\$30.00
Repossessions	At Cost



Lafleche
CREDIT UNION
 Community minded...just like you!

**Schedule of Fees and Charges
 Effective January 1, 2025**

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

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

E-mail: info@laflechecu.com

www.laflechecu.com  Find us on Facebook

DEPOSIT ACCOUNT FEES

CANADIAN CHEQUING ACCOUNTS

All Deposits, Transfers & In-Branch Withdrawals	No Charge
Cheque Transaction Fee	\$0.90 per cheque
Electronic Debit	\$0.80 per item
Lafleche CU ATM	No charge (members) \$2.00 (non-members)
INTERAC ATM Withdrawal	\$2.00
CIRRUS ATM Withdrawal	\$3.00
Statement Fee	\$1.00 per month
Personalized Cheque Order	As per price list
Non-Postable Cheque	\$5.00 per cheque

CANADIAN 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 (NO CARD ACCESS)

All Deposits, Transfers & In-Branch Withdrawals	No Charge
Cheque Transaction Fee	\$1.00 US per cheque
Non-Postable US Cheque	\$25.00 per cheque

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 - Personal Chequing	\$15.00 per month
BasicPAC - Low Fee Package	\$ 4.00 per month
Graduate Account Package	\$ 5.00 per month
Business Account Package	\$30.00 per month
Non-Profit Organizations	No Service Fees
Fat Cat & Headstart	No Service Fees (Except ATM withdrawals)

MISCELLANEOUS 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	\$40.00 per item
Certified Cheques	\$10.00 (members) \$20.00 (non-members)

MISCELLANEOUS CHARGES

Cheque Cashing (non-member)	\$5.00 (<\$1,000) \$10.00 (>\$1,000)
Manager's Trust Cheques	\$15.00 (At Member Request)
Manager's Trust Cheques	\$20.00 (Estate Invoices)
Estate Fees	\$50.00 (Basic Estate) \$100.00 (With Registered Products)
ATM Deposit Correction	\$10.00
Foreign Currency Requests	\$10.00 (Other Than US)
Wire Transfer	\$30.00 (Banks/Inter Prov CU)
Wire Transfer	\$20.00 (CU's In Sk)
Wire Transfer 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	\$20.00
Bank Confirmations	\$25.00
Bill Payments (Over The Counter)	\$1.00 (Per Bill)
Bill Payments (Non-Members)	\$3.00 (Per Bill)
Search For Vouchers	\$50.00/HR (Min. Charge \$50)
RRSP/RRIF/TFSA Transfer Out	\$100.00
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	\$10.00
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)
Signing Authority Changes	\$5.00 (After 1 week) \$10.00 (After 2 weeks) \$25.00 (After 3 weeks)

Commissioner for Oaths	\$25.00 (Non-Members)
Photocopies	\$0.50 (Per Copy)
Color Photocopies	\$1.00 (Per Copy)
Fax Charges	\$2.00 (For 1st Page) \$1.00 (Each Additional Page)

CARD FEES

Duplicate Member Card	\$10.00 (Per Card)
Rush Card Replacement	\$50.00 (Per Card)
Replace Member Card	\$10.00 (I.E. Lost)

ONLINE BANKING (OLB)

Payment Corrections	\$40.00 (Vendor, Loan)
E-Transfers	Free (Sent Or Received)
E-Transfer Reversal	\$5.00
OLB Transactions	Free

SAFEKEEPING FEES

Safety Deposit Box	\$20.00 to \$50.00 +GST (Based on size)
Annual Safekeeping Charges	\$25.00 (Per Card)
Drilling Of Safety Deposit Box	\$75.00 (Plus Costs)
Replacement Of SDB Keys	\$25.00

