

Commercial Banking



Our Community. Your Credit Union.™

Service Fees

Statement Items

Through MEMBER DIRECT ® Internet Banking.....	FREE	
Images printed with statement included.....	5.00	
Mailed Statement Fee.....	5.00	
Reprint of official statement.....	5.00	
Copies of cheques.....	5.00	Each
Mail confirmation of investments.....	10.00	
In branch account printouts.....	1.00	Per page
In-branch cheque printing.....	2.00	Per page

Loan Services

Loan Application.....	1% of Amount	Min \$150
Construction Mtge - Application.....	1% of Mtge	Min \$500
- Draw.....	150.00	
Bridge or Interim Financing.....	1% of Mtge	Min \$500
Consolidation Loan.....	0.50% of loan	Min \$150
Overdraft Protection.....	10.00	Monthly
Temporary Overdraft.....	30.00	Per Item
Temporary Line of Credit Increase.....	250.00	Minimum
NSF Loan Payments - Internal (Max 5).....	20.00	Per attempt
- EFT (Max 3).....	20.00	Per attempt
Substitution of Security.....	100.00	
Certificate of Title Loan -set up.....	300.00	
-renewal.....	200.00	
PPSR Searches - Member.....	50.00	
- Non-Member.....	100.00	
- Registration Included.....	125.00	
- Renewals.....	20.00	Yearly
Skip Payment.....	50.00	
Payment Alteration.....	50.00	
Loan/Mortgage Modification.....	150.00	
Commercial Loan Renewal.....	200.00	
Commercial Mtge Renewal.....	200.00	
Annual Review.....	150.00	Minimum
Mortgage Discharge.....	150.00	
Mortgage Amortization Extension.....	150.00	
Statement of Interest Letter.....	50.00	
Document Signing Fee.....	50.00	

Automatic Funds Transfer

Initial Setup.....	200.00
Re-resentation of Service.....	100.00
Creation of Additional Users.....	75.00
Monthly File Up Load.....	50.00
Per Item.....	10.00
Trace request.....	20.00

Payment Services

Coverdraft Transfer - Automatic.....	10.00	Per transfer
Coverdraft Transfer - Manual.....	12.00	Per transfer
Unencoded/Unqualified Items.....	10.00	
Chargebacks.....	12.00	
Post-dated items held for deposit.....	3.00	Per item
Items sent on Collection.....	35.00	
Utility Bill trace.....	20.00	
Bill Payment Reversal.....	15.00	
Official Cheques/Drafts (CDN, US & Other).....	10.00	
MEMBER CARD ® Debit Card Initial Card.....	FREE	
- Replacement.....	10.00	
Certified Cheques - Members.....	20.00	
- Non-Members.....	30.00	
US Cheques Drawn on CDN account.....	25.00	
CDN Cheques Drawn on US account.....	25.00	
Cheques Cashed (non-members).....	30.00	
Stop Payment.....	25.00	Per stop
NSF Item.....	45.00	
Night Deposit Bags (per pkg of 50).....	30.00	
- Reusable Bags.....	FREE	
- Key Replacement.....	20.00	
Bank Confirmations.....	50.00	
Records Search.....	45.00	Min. 1 hr
3rd Party Demand Processing.....	30.00	
Account Closed within 90 Days.....	25.00	
Balance of Account Transfer - CU.....	25.00	
- Non CU.....	50.00	
Coin Orders.....	15.00	
Not For Profit Change of Signing Authority.....	25.00	
Industry Specific set up Fee.....	250.00	
Annual Review Fee.....	150.00	
Foreign Currency Order <\$200 Cdn Equiv.....	15.00	
Dormant Account Admin Fee.....	50.00	

Wire Transfers

Members (CDN).....	35.00
US.....	65.00
International.....	90.00
Trace Request.....	50.00
Incoming.....	20.00
Returns.....	25.00

Pre Authorized Debit (PAD) Agreement

Initial Setup.....	50.00	Each
Change Requisition.....	25.00	Each

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Account Fees

	Business Chequing	Business Plan 24	High Interest Savings	Foreign Currency Chequing*	Foreign Currency Savings*
Monthly Fixed Fee.....	11.95	5.95	5.95	7.95	7.95
In-branch					
Deposits.....	FREE	FREE	FREE	FREE	FREE
Cheques.....	1.50	2.00	2.00	1.50	—
Withdrawals.....	1.50	1.50	1.50	1.50	1.50
Bill Payments.....	2.00	2.00	2.00	—	—
Electronic					
Deposits.....	FREE	FREE	FREE	FREE	FREE
Cheques.....	1.50	2.00	2.00	1.50	1.50
Pre-Authorized (PAD).....	1.00	1.00	1.00	1.00	1.00
MEMBER CARD® Debit Card -(POS)..	1.00	1.00	1.00	—	—
-(POS) US	5.00	5.00	5.00	—	—
Direct Payments.....	1.00	1.00	1.00	1.00	1.00
Bill Payments.....	1.00	1.00	1.00	1.00	1.00
Bill Payment Reversal.....	15.00	15.00	15.00	15.00	15.00
Transfers.....	FREE	FREE	FREE	—	—
E-Transfers.....	FREE	FREE	FREE	—	—
E-Statements.....	FREE	FREE	FREE	—	—
Email & Text Alerts.....	FREE	FREE	FREE	—	—
ATM Withdrawals					
LDCU/Exchange ATMs.....	FREE	FREE	—	—	—
Interac.....	2.50	2.50	2.50	—	—
CIRRUS US/International.....	5.00	5.00	5.00	—	—
Statements (Paper).....	5.00	5.00	5.00	5.00	5.00
Dormant Account.....	5.95	5.95	5.95	5.95	5.95
	Per transaction	Per transaction	Per transaction	Per transaction	Per transaction

*USD, EURO, GBP Fees charged in base currency.



This means all the money you deposit and the interest earned is safe and secure.

Ask us for details.

www.ldcu.ca