

Personal Banking



Our Community. Your Credit Union.™

Service Fees

Statement Items

Through MEMBER DIRECT ® Internet Banking ...	FREE	
Images printed with Statement	Included	
Reprint of Official Statement	5.00	
Copies of cheques	5.00	Each
Mail Confirmation of Investments.....	10.00	
Mailed Statement Fee.....	5.00	Monthly
In branch account printouts	1.00	Per page

Loan Services

CreditMaster Subsequent Advance	200.00	
Construction Mortgage -Application	1% of Mtge	Min. \$500
-Draw.....	100.00	
Bridge or Interim Financing	1% of Mtge	Min. \$500
Consolidation Loan	0.50% of loan	Min. \$150
Overdraft Protection	5.00	Monthly
Temporary Overdraft.....	30.00	Per item
Temporary Line of Credit Increase.....	50.00	
NSF Loan Payments -Internal (Max 5).....	20.00	Per attempt
-EFT (Max 3)	20.00	Per attempt
Substitution of Security	90.00	
Certificate of Title Loan -set up.....	250.00	
-renewal	150.00	
PPSR Searches - Member.....	50.00	Yearly
- Non-Member.....	100.00	
- Registration Included	125.00	
- Renewals	20.00	
Skip Payment.....	50.00	
Payment Alteration.....	50.00	
Loan/Mortgage Modification	150.00	
Personal Loan Renewal	85.00	
Personal Mortgage Renewal.....	85.00	
Mortgage Discharge	75.00	
Mtge Early Renewal or Blend & Extend.....	100.00	
Mortgage Amortization Extension.....	100.00	
Statement of Interest Letter	25.00	
Mobile Home Loan Re-finance.....	250.00	
Mobile Home Loan Discharge.....	75.00	
Document Signing Fee.....	50.00	
Safe Deposit Box Rental (+ GST) -Small.....	50.00	
-Medium.....	65.00	
-Large	95.00	
-XL.....	150.00	
-Drill	150.00	
-Lost Key	50.00	

Payment Services

Coverdraft Transfer - Automatic.....	10.00	Per transfer
Coverdraft Transfer - Manual.....	12.00	Per transfer
Unencoded/Unqualified Items.....	10.00	
US Cheques drawn on CDN accounts.....	25.00	
CDN cheques drawn on US accounts.....	25.00	
Cheques Cashed (non-members)	30.00	
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
Official Cheques/Drafts (CDN, US & Other) ...	30.00	Non Member
MEMBER CARD ® Debit Card - Initial Card.....	FREE	
- Lost/Damaged ..	10.00	
Certified Cheques		
- Members	20.00	
- Non-Members ..	30.00	
Stop Payment	25.00	Per stop
NSF Item.....	45.00	
Night Deposit Bags (per pkg of 50).....	30.00	
Bank Confirmations	50.00	
Records Search	45.00	Min. 1 hr
3rd Party Demand Processing.....	30.00	
Dormant Account Admin Fee.....	50.00	
Account Closed within 90 Days	25.00	
Balance of Account Transfer - CU	25.00	
- Non CU.....	50.00	
Registered Funds Transfers - CU	50.00	Each
- Non CU.....	75.00	Each
Registered Term - Early redemption.....	50.00	Each
Registered Plan - Change of Beneficiary	25.00	Each
Estate Admin Fee.....	100.00	
Foreign Currency Order <\$200 CDN Equiv....	15.00	

Wire Transfers

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

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Account Fees				
	Regular Chequing	Pay As You Go Plan 24	High Interest Savings	Foreign Currency*
Monthly Fixed Fee	5.95	5.95	5.95	7.95
In-branch				
Deposits	FREE	FREE	FREE	FREE
Cheques.....	1.50	2.00	2.00	1.50
Withdrawals.....	1.50	1.50	1.50	1.50
Bill Payments.....	2.00	2.00	2.00	2.00
Electronic				
Deposits	FREE	FREE	FREE	FREE
Cheques.....	1.50	2.00	2.00	1.50
Pre-Authorized (PAD).....	1.00	1.00	1.00	–
MEMBER CARD® Debit (POS)	1.00	1.00	–	–
MEMBER CARD® Debit (POS) US.....	5.00	5.00	5.00	–
Direct Payments	1.00	1.00	1.00	–
Bill Payments.....	1.00	1.00	1.00	1.00
Bill Payment reversal.....	15.00	15.00	15.00	15.00
Transfers.....	FREE	FREE	FREE	FREE
E-Transfers	FREE	FREE	FREE	FREE
E-Statements.....	FREE	FREE	FREE	FREE
Email & Text Alerts	FREE	FREE	FREE	FREE
Email and/or Text Alerts may have individual data charges applied by your carrier.				
ATM Withdrawals				
LDCU & Exchange ATMs.....	FREE	FREE	FREE	FREE
Interac.....	FREE	2.00	2.00	–
CIRRUS US & International	FREE	5.00	5.00	–
Statements (paper)	5.00	5.00	5.00	5.00
Dormant Membership	5.95	5.95	5.95	5.95
	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

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Package Account Fees

	All Electronic	MORE than Chequing	MORE than Free Senior Chequing	MORE than Free Youth Chequing*	Estate Package
Monthly Fixed Fee	11.95	24.95	FREE	FREE	24.95
In-branch					
Deposits	2.00	FREE	FREE	FREE	FREE
Cheques.....	2.00	INCL	INCL	INCL	INCL
Withdrawals	2.00	INCL	INCL	INCL	INCL
Bill Payments.....	2.00	INCL	INCL	INCL	INCL
Electronic					
Deposits	FREE	FREE	FREE	FREE	FREE
Cheques.....	2.00	INCL	INCL	INCL	INCL
Pre-Authorized (PAD)	INCL	INCL	INCL	INCL	INCL
MEMBER CARD® Debit Card (POS).....	INCL	INCL	INCL	INCL	INCL
MEMBER CARD® Debit Card (POS) US	5.00	5.00	INCL	5.00	INCL
Direct Payments	INCL	INCL	INCL	INCL	INCL
Bill Payments.....	INCL	INCL	INCL	INCL	INCL
Bill Payment reversal.....	15.00	15.00	15.00	15.00	15.00
Transfers	FREE	FREE	FREE	FREE	–
E-Transfers	FREE	FREE	FREE	FREE	–
E-Statements	FREE	FREE	FREE	FREE	–
Email & Text Alerts	FREE	FREE	FREE	FREE	–
Email and/or Text Alerts may have individual data charges applied by your carrier.					
ATM Withdrawals					
LDCU & Exchange ATMs.....	FREE	FREE	FREE	FREE	–
Interac.....	INCL	INCL	INCL	INCL	–
CIRRUS US & International	5.00	5.00	INCL	5.00	–
Statements (paper)	5.00	5.00	5.00	5.00	5.00
Dormant Membership.....	5.95	5.95	5.95	5.95	30.00
*Youth (up to 18 years of age), and Post Secondary Students (up to 25 years of age) must provide school schedule annually.					

DEFORESTATION AFFECTS US ALL.

Sign up for e-statements today.

Help the environment and reduce your carbon footprint when you opt out of paper statements.

