

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	
- 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	
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	200.00	
-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

Personal Banking



Our Community. Your Credit Union.™

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	—
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

Personal Banking



Our Community. Your Credit Union.™

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.....	15.0015.00	15.0015.00	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.



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-presentement 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

Commercial Banking



Our Community. Your Credit Union.™

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