



**FIRST HERITAGE CO-OP CREDIT UNION LTD.
FEE SCHEDULE 2021**

MEMBER SERVICE	TOTAL
Balance enquiry (via telephone)	FREE
Bank Draft / Managers cheque J\$ plus bank charges	1,000.00
Bank Draft / Managers cheque US\$ plus bank charges	1,550.00
Cancel Cheque	250.00
Change payee on cheque	450.00
Cheque payment > \$1M	6,990.00
Closed Account Fee	1,000.00
Coin Handling charges	2% (>\$1,000)
Credit Report-Express (same day)	5,250.00
Credit Report-Regular (2 working days)	3,150.00
Death claim processing	2,500.00
Entrance Fee & Rule Book	700.00
Express statement of balance (same day)	1,650.00
Extra Cheque (except for loans)	330.00
FIP set up fee	FREE
FIP transfer fee	1,165.00
Hypothecation of FHCCU funds for external institutions	4,400.00
Members summary balance printout (in branch)	50.00
Notice Letter for Securities - Reminder letters	550.00

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MEMBER SERVICE	
Official statement of balance (2 working days)	1,400.00
Over-the-counter printed transaction history statements (1st PAGE FREE)	\$25.00/page
Release of Hypothecation	1,500.00
Return Cheque (foreign) plus bank charges	1,890.00
Return Cheque (local) plus bank charges	1,500.00
RTGS-TRANSFER to other Banks	1,200.00
Standing Order - F.I.P. (Plans C,D,E)	110.00
Standing Order - F.I.P. (Plan A+B)	60.00
Standing Order Late Payment	420.00
Standing Order processing	315.00
Standing Order set up	280.00
Stop payment on Cheque plus bank charges	630.00
Transaction Authorization on Account	FREE
Transfer A/C to other Credit Union(EXP)	5,500.00
Transfer A/C to other Credit Union(REG)	3,850.00
Transfer between accounts (in branch)	100.00
Wire Transfer (Overseas)	\$6,300.00
Withdrawal fee - in Branch	100.00
LOANS	
MICRO LOANS (LOAN TYPE 29 and 33)	
Processing Fee-Micro Loan up to\$300,000	1,000.00
Processing Fee-Micro Loan up to\$300,001 -\$500,000	2,000.00
Processing Fee-Micro Loan >\$500,000	2.5%+GCT(of loan amount)
Permanent Shares	2,500.00
Registration of Lien - NSIPPA	2,700.00
Credit Bureau Fee(CRIFNM)	1,165.00

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MEMBER SERVICE	
Valuation Fee	3,150.00
Late payment Fee	2.25 % of amount outstanding
Loan - Early Closure Fee	
Loan Closed after 75%	Free
Loan Balances Less than \$50,000	Free
Loan Balances \$50,000 to \$100,000	1,000.00
Loan Balances \$100,001 to \$500,000	2,000.00
Loan Balances \$500,001 to \$1,000,000	5,000.00
Over \$1,000,000	10,000.00
OTHER LOANS	
Loans Within Shares	350.00
Loans Within Savings <\$10,000	350.00
Loans Within Savings >=\$10,000	1% +GCT
Non Refundable Loan Application Fee(loop within savings/shares , payday and micro are exempt)- If loan is approved , this fee will be deducted from processing fee	1,747.50
Processing Fee - Loans = < \$20,000	0.5% +GCT
Processing Fee - Loans > \$20,000	3%+GCT
Letter of Undertaking fee	7,000.00
Guarantee instrument	attorney's fee + 2.5%
Loan of title fee	3,700.00
Moratorium Fee	2,750.00
Restructuring Loans	1% + GCT
Loan Waiver Fee	3,150.00
Release of Insurance - Life Insurance	1,500.00
Credit Bureau Fee(CRIFNM)	2,330.00

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MEMBER SERVICE	
Loan Status Letter	3,150.00
UNSECURED LOANS - EASI PAY / EASI LINE	
Processing Fee - EASI LINE	2.75% + GCT
Processing Fee - EASI PAY	1.75%+GCT
Processing Fee -CASH IN FLASH	7.00%
Renewal Fee: \$0 - \$50,000	3,800.00
Renewal Fee: \$50,001 - 99,999	7,600.00
Renewal Fee: \$100,000 - 249,999	13,500.00
Renewal Fee: \$250,000 - \$999,999	16,000.00
Renewal Fee: > \$1M	18,000.00
Reinstatement of Line	5,000.00
MORTGAGES	
Registration of Mortgage	5,250.00
Processing Fee	1.5% + GCT
Fee handling for Mortgage refinanced by other Fin inst.	2,330.00
Search Certificate (NLA)	1,100.00
Letter of Undertaking Fee	1.5% + GCT
Temporary loan of Title to external institution	3,700.00
Cost of printing NLA Title	1,600.00
PROPERTY & BUSINESS INSPECTION:	
Kingston & St Andrew,Portmore & Mobay - Initial Inspection	8,500.00
Kingston & St Andrew,Portmore & Mobay - Construction - Initial Inspec	8,500.00
Kingston & St Andrew,Portmore & Mobay - Construction - Subsequent	10,000.00
Other Locations Initial Inspection	10,500.00
Other Locations - Construction - Initial Inspection	10,000.00
Other Locations - Construction - Subsequent Inspection	10,000.00

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MEMBER SERVICE	
Discharge Of Mortgages	7,000.00
Pre Approval Letter	23,000.00
MOTOR VEHICLES	
Service Charge for Security Contract & Discharge of Securities Contract	6,600.00
Processing Fee	3% + GCT
Replacement of Motor Vehicle document	1,500.00
Release of Security Contract/ Termination	3,000.00
PAST DUE ACCOUNTS	
Release of repossessed Motor Vehicle	550.00
Notice of Arrears - Attorney Letter of Instruction	1,300.00
Notice Reminder Letters	650.00
Notice Demand Letter Fee	650.00
Statutory Notice Fee	as per attorney
Past due call - land line	160.00
Past due call - mobile	220.00
Past due call - overseas	220.00
Delinquent SMS Text	60.00
BAILIFF CHARGES	
Seizure - Cars	25,000.00
Seizure - Buses	32,000.00
Seizure - Trucks	40,000.00
Seizure of Appliances & Small Equipment	-
First Item	5,500.00
Second Item	2,500.00
Seizure of Heavy Duty Equipment	12,500.00
Transportation of Seized Items	2,000.00
Serving Summons	2,500.00

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MEMBER SERVICE	
Miscellaneous fee such as wrecker/crane	2,000.00
Storage of seized Motor Vehicle	400.00
Late payment charges	9% of payment outstanding inclusive of interest
INTERNET BANKING	
Account Transfer	FREE
TELEPHONE BANKING	
Transaction fee	FREE
ATM & MULTILINK	
Replacement of Card on loss	500.00
Transaction @ FHCCU ATM	
Withdrawal	first 3 wd free thereafter \$41.5
Balance enquiry	Free
Declined transaction	39.25
Transfers	Free
Deposit	Free
Loan payment	Free
Transaction @ Other ATM-JETS	
ATM Research / Photo Request	2,000.00
Withdrawals	56.75
Balance enquiry	43.75
Declined transaction	43.75
Point of Sale	56.75
Declined Point of Sale	41.75
SAFETY DEPOSIT BOX	
1½ X 5 X 24	3,850.00
2½ X 5 X 24	2,640.00
5 X 5 X 24	3,300.00

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MEMBER SERVICE	
5 X 10½ X 24	4,620.00
3¼ X 5 X 24	2,970.00
5 X 5¼ X 24	3,300.00
3 X 5 X 24	2,970.00
21 1/2 X 3 X 4	4,620.00
21 1/2 X 5 1/4 X 4 3/4	5,940.00
21 1/2 X 3 X 10 1/4	7,260.00
Visit to SDB	
Lost Or Broken Key	Locksmith's charge+ GCT + 1,747.50
MISCELLANEOUS CHARGES	
Photocopy per page	60.00
Fax sent or received per page	60.00
Accounts Maint Service Charges	93.20
Dormant Account Annual Fee	Free
Research Transactions	\$2,500 for first hour. \$750/hr after
Auditors Confirmation	2,912.50
Handling charge for lending document to external financial institutions	4,000.00
All fees are inclusive of G.C.T	