



**FIRST HERITAGE CO-OP CREDIT UNION LTD.**

**FEE SCHEDULE 2023**

<b>MEMBER SERVICE</b>	
Effective April 1 2020 - The rate for GCT is 15.00%	
	<b>TOTAL</b>
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
Official statement of balance (2 working days)	1,400.00

**FIRST HERITAGE CO-OP CREDIT UNION LTD.**

**FEE SCHEDULE 2023**

<b>MEMBER SERVICE</b>	
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)	\$300+JMMB Charges-USD
Withdrawal fee - in Branch	100.00
<b>LOANS</b>	
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
Valuation Fee	3,150.00
Late payment Fee	2.25 % of amount outstanding
<b>Loan - Early Closure Fee</b>	

**FIRST HERITAGE CO-OP CREDIT UNION LTD.**

**FEE SCHEDULE 2023**

<b>MEMBER SERVICE</b>	
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
<b>OTHER LOANS</b>	
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
Loan Status Letter	3,150.00
<b>UNSECURED LOANS - EASI PAY / EASI LINE</b>	
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

**FIRST HERITAGE CO-OP CREDIT UNION LTD.**

**FEE SCHEDULE 2023**

<b>MEMBER SERVICE</b>	
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
<b>MORTGAGES</b>	
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
<b>PROPERTY &amp; BUSINESS INSPECTION:</b>	
Kingston & St Andrew, Portmore & Mobay - Initial Inspection	8,500.00
Kingston & St Andrew, Portmore & Mobay - Construction - Initial Inspection	8,500.00
Kingston & St Andrew, Portmore & Mobay - Construction - Subsequent Inspection	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
Discharge Of Mortgages	7,000.00
Pre Approval Letter	23,000.00
<b>MOTOR VEHICLES</b>	
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
<b>PAST DUE ACCOUNTS</b>	
Release of repossessed Motor Vehicle	550.00
Notice of Arrears - Attorney Letter of Instruction	1,300.00
Notice Reminder Letters	650.00

**FIRST HERITAGE CO-OP CREDIT UNION LTD.**

**FEE SCHEDULE 2023**

<b>MEMBER SERVICE</b>	
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
<b>BAILIFF CHARGES</b>	
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
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
<b>INTERNET BANKING</b>	
Account Transfer	FREE
<b>TELEPHONE/INTERNET BANKING</b>	
Transaction fee	FREE
<b>ATM &amp; MULTILINK</b>	
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

**FIRST HERITAGE CO-OP CREDIT UNION LTD.**

**FEE SCHEDULE 2023**

<b>MEMBER SERVICE</b>	
Deposit	Free
Loan payment	Free
<b>Transaction @ Other ATM-JETS</b>	
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
<b>SAFETY DEPOSIT BOX</b>	
1½ X 5 X 24	3,850.00
2½ X 5 X 24	2,640.00
5 X 5 X 24	3,300.00
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
<b>MISCELLANEOUS CHARGES</b>	
Photocopy per page	60.00
Fax sent or received per page	60.00
Accounts Maint Service Charges	110.00
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

**FIRST HERITAGE CO-OP CREDIT UNION LTD.**

**FEE SCHEDULE 2023**

**MEMBER SERVICE**

**All fees are inclusive of G.C.T**