

**FIRST HERITAGE CO-OP CREDIT UNION LTD.
FEE SCHEDULE 2026**

	JMD
Balance enquiry (via telephone)	FREE
Bank Draft / Managers cheque J\$ plus bank charges	1000
Bank Draft / Managers cheque US\$ plus bank charges	1,550.00
Cancel Cheque	250
Change payee on cheque	450
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
Express statement of balance (same day)	1,650.00
Extra Cheque (except for loans)	330
FIP set up fee	FREE
FIP transfer fee	5000.00
Hypothecation of FHCCU funds for external institutions	4,400.00
Members summary balance printout (in branch)	50
Notice Letter for Securities - Reminder letters	550
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
Standing Order - F.I.P. (Plan A+B)	60
Standing Order Late Payment	420
Standing Order processing	315

MEMBER SERVICE	
Standing Order set up	280
Stop payment on Cheque plus bank charges	630
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
Wire Transfer (Overseas)	\$6,800
Withdrawal fee - in Branch	100
LOANS	
MICRO LOANS (LOAN TYPE 29 and 33)	
Processing Fee-Micro Loan up to \$300,000	1,100.00
Processing Fee-Micro Loan up to \$300,001 -\$500,000	2,200.00
Processing Fee-Micro Loan >\$500,000	2.5%+GCT(of loan amount)
Annual Rewal Fees	0.25%
Permanent Shares	20,000.00
Registration of Lien - NSIPPA	6,000.00
Credit Bureau Fee(CRIFNM)	1,285.00
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
Loans Within Savings <\$10,000	350
Loans Within Savings >=\$10,000	1% +GCT
My Cash Loans >\$500	2,000.00
MEMBER SERVICE	
<i>Non Refundable Loan Application Fee. If loan is approved , this fee will be deducted from processing fee.</i>	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
UNSECURED LOANS	
Processing Fee - EASI LINE	2.75% + GCT
Processing Fee - EASI PAY	1.75%+GCT
Processing Fee -CASH IN FLASH	7.00%
Processing Fee - EASI PAY MAX	3.00%
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	5,775.00
Processing Fee	1.5% + GCT
Fee handling for Mortgage refinanced by other Fin inst.	2,330.00
Search Certificate (NLA)	1,210.00
Letter of Undertaking Fee	1.5% + GCT
Title Search - Total fee:	1,600.00
Caveat Search, etc.	3,470.00
Internal (FHC) Registration - 0.25%	
External (FHC) Registration - 0.50%	
NLA Mortgage Registration (Expedited -one day)	10,000.00
Temporary loan of Title to external institution	4,000.00
Cost of printing NLA Title	1,760.00
PROPERTY & BUSINESS INSPECTION:	
Kingston & St Andrew,Portmore & Mobay - Initial Inspection	8,500.00
Kingston & St Andrew,Portmore & Mobay - Construction - Init	8,500.00
Kingston & St Andrew,Portmore & Mobay - Construction - Su	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
MOTOR VEHICLES	
Service Charge for Security 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	
Notice of Arrears - Attorney Letter of Instruction	1,300.00
Notice Reminder Letters	650
Notice Demand Letter Fee	650
Statutory Notice Fee	as per attorney

BAILIFF CHARGES	
Seizure - Cars	35,000.00
Seizure - Buses	35,000.00
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	FREE
Serving Summons	2,500.00
Late payment charges-Loans	9% of unpaid monthly payments
INTERNET BANKING	
Account Transfer	FREE
TELEPHONE/INTERNET BANKING	
Transaction fee	FREE
ATM & MULTILINK	
Replacement of Card on loss	500
Transaction @ FHCCU ATM	
Withdrawal	31.50
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	94.77
Balance enquiry	43.75
Declined transaction	43.75
Point of Sale	56.75
Declined Point of Sale	41.75

