

FIRST HERITAGE CO-OP CREDIT UNION LTD. FEE SCHEDULE 2026		
	Amount	Misc
MEMBER SERVICE		
	TOTAL	
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	\$5,000.00	
Hypothecation of FHCCU funds for external institutions	\$4,400.00	
Notice Letter for Securities - Reminder letters	\$550.00	
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.	\$110.00	
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	5,500.00	

FIRST HERITAGE CO-OP CREDIT UNION LTD. FEE SCHEDULE 2026		
Transfer between accounts (except to open Fixed Term deposit products) All in-branch transfers: To own account transfer To other member account (third party)	\$100.00	
Withdrawal Fee (In Branch) All in branch withdrawal	\$100.00	
Withdrawal Fee (In Branch) All in branch withdrawal	\$50.00	Members Age >=65
Wire Transfer (Overseas)	\$6,800	
Non Refundable Loan Application Fee (loan within savings/shares , payday and micro are exempt)- If loan is approved , this	1,747.50	
Letter of Undertaking fee - Other Than Real Estate	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	
INTERNET BANKING		
Transfer Between Account (All account types and third party)	FREE	

FIRST HERITAGE CO-OP CREDIT UNION LTD. FEE SCHEDULE 2026		
ATM & MULTILINK		
Transaction @ FHCCU ATM		
Replacement of Debit Card (Lost)	\$500.00	
Withdrawal	\$31.50	First 3 transactions free
Balance enquiry	Free	
Declined transaction	\$43.75	
Transfers	Free	
Deposit	Free	
Loan payment	Free	
Transaction @ Other ATM-JETS		
ATM Research / Photo Request	\$3,000.00	
Withdrawals	\$94.77	
Balance enquiry	\$43.75	
Declined transaction	\$43.75	
Point of Sale	\$56.75	
Declined Point of Sale	\$41.75	
SAFETY DEPOSIT BOX-Annual		
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	
Lost Or Broken Key	Locksmith's charge + \$1,747.50	

FIRST HERITAGE CO-OP CREDIT UNION LTD. FEE SCHEDULE 2026		
LOANS		
UNSECURED LOANS		
Processing Fee - EASI LINE	2.75% + GCT	
Processing Fee -CASH IN FLASH	7.50%	
Processing Fee - EASI PAY MAX	3% + GCT	
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	2.5% + GCT	
Fee handling for Mortgage refinanced by other Fin inst.	\$2,330.00	
Search Certificate (NLA)	\$1,210.00	
Title Search - Total fee:	\$1,600.00	
Caveat Search, etc.	\$3,470.00	
NLA Mortgage Registration (Property Purchase)	0.25% of registered amount	
NLA Mortgage Registration (Equity Loan)	0.50% of registered amount	
NLA Express Mortgage Registration Fee	\$10,000.00	
Temporary loan of Title to external institution	\$4,000.00	
Discharge Of Mortgages	\$7,000.00	
Pre-Approval Letter	\$5,000.00	
Cost of printing NLA Title	\$1,760.00	
PROPERTY & BUSINESS INSPECTION:		
Kingston & St Andrew,Portmore & Mobay - Initial Inspection	\$8,500.00	
Other Locations Initial Inspection	\$10,500.00	

FIRST HERITAGE CO-OP CREDIT UNION LTD. FEE SCHEDULE 2026		
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	\$650.00	
Notice Demand Letter Fee	\$650.00	
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 Heavy Duty Equipment	\$12,500.00	
Processing Fee-Micro Loan (>\$500K)	2.5%+GCT(of loan amount)	
Annual Renewal Fees - To be levied on MSBLU loans (Levied on Outstanding Loan Balance at Anniversary Date)	0.25%	
Permanent Shares (where applicable)	\$20,000.00	
Registration of Lien - NSIPPA	\$6,600.00	
Credit Bureau Fee(CRIFNM)	\$1,285.00	
Valuation Fee	\$3,150.00	
Late payment Fee	2.25 % of amount outstanding	
OTHER LOANS		
My Cash Loans (Cash Secured)	\$2,000.00	

FIRST HERITAGE CO-OP CREDIT UNION LTD. FEE SCHEDULE 2026		
MISCELLANEOUS CHARGES		
Accounts Maint Service Charges	\$110.00	
Accounts Maint Service Charges	\$55.00	Members Age >=65
Accounts Maint Service Charges	Free	Members Age <18
Dormant Account Annual Fee	Free	
Research Transactions	\$2,500 for first hour. \$750/hr after	
Auditors Confirmation	\$2,912.50	
Serving Summons	\$2,500.00	
Late payment charges-Loans	9% of unpaid monthly payments	
All fees are inclusive of G.C.T		