

Service Fees Changes as of January 1, 2018

Ag Lending:

- Loan Application - .25% - 1% of loan balance (minimum \$150) plus cost
- Loan/Mortgage Amendment - .25% - 1% of loan/mortgage balance (min. \$150) plus cost
- Line of Credit Review (line of credit less than \$25,000) - \$25.00 annually
- Line of Credit Review (\$25,000 and greater) - .1% of authorized limit (min. \$125.00) plus cost
- Letter of Credit Review - .1% of authorized limit (min \$125.00)

Commercial Lending:

- Loan Application - .35% - 1% of loan balance (min \$250.00) plus cost
- Loan/Mortgage Amendment - .35% - 1% of loan balance (min \$250.00) plus cost
- Credit Renewal/Review – 0.1% of total credit authorized (min \$150.00)
- Construction mortgage – 4 draws included in application fee, each additional draw \$150.00

Personal Lending:

- Line of Credit Review (authorized limits less than \$25,000) - \$25.00 annually
- Construction Mortgage – application fee 0.25% of loan balance (min \$150) – includes 4 draws, additional draw fee \$125.00

Other Loan Fees and Charges

- Cheque cashing non-member (per cheque) - \$6.00
- Garnishments and third party demands - \$100.00
- Estate Payout Services - \$100.00
- Registered Estate Product Administration - \$75.00



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