

SERVICE FEES

LOAN FEES

Service Charge -	% of the value of the loan
Mortgage Loans	3.50%
Motor Vehicle Loans	2.50%
Co-maker Loans	1.00%
Unsecured Loans	6.50%
Ben Johnson Loans	6.50%
External Hypothecations	\$1000 or (1.00% of the
amount, whichever is greater)	
Pay Day Loans	J\$3,500
Late Fees	J\$2,500 (monthly)
JCF Loans	J\$3,450
Waivers	J\$5,000
Loan Rescheduling	J\$10,000
Releases of Hypothecation	J\$1,000
Letters of Undertaking	J\$5,000
Discharges of Lien—Motor Vehicles	J\$1,500
Caveat Searches	J\$1,200
Demand Letters	J\$1,500
Assignments of Life Insurance	J\$1,500
Releases of Life Insurance	J\$1,500
Bills of Sale	J\$1,500
NSIPP	J\$2,000
Discharges of Mortgage	J\$3,500

MEMBER SERVICE FEES

Transfers	J\$300
Withdrawals	J\$ 100 (under \$60000)
Photocopies (per page)	J\$ 50
Encashment of Cheques	J\$J\$100
Additional Cheques (2 nd Cheque)	J\$300
Standing Order Fees	J\$500
ATM Card Replacements	\$1,500
Status Letters (includes comfort letters)	\$2,000
Print outs / Statements	\$1,000
Replacement Cheques	\$1,000
Stop Order Payments	\$1,000
Returned Cheques	J\$ 1000+Bank charge
Closed Accounts	J\$ 600
Express Status Letters (includes comfort letters)	J\$3,000
Debit Card Participation Fee	\$600 (per annum)
ATM Photo Requests	J\$ 1500
Credit Reports / Credit References	J\$ 2500
Wire Transfer Charges	J\$1,500
Cross Bank Fee	J\$500
Cross Bank Refund	\$1,000
Documents Search	\$3,500

ATM FEES—Multi Link

ATM FEES—Credit Union ATM

Multilink Machine Withdrawals	J\$104.34	Credit Union Machine Withdrawals	J\$104.34
Multilink Machine – Balance Enquiries	J\$61.70	Credit Union Machine – Balance Enquiries	J\$42.36
Multilink Machine – Declined Transactions	J\$65.76	Credit Union Machine Declined Transactions	J\$42.75
POS Transactions	J\$35.55		

Revised: August 2026