



**BUSINESS BANKING FEES**

Account Closed Within 90 Days of Opening:	\$30.00	LVCU Manual Transfer Fee:	\$10.00/transfer
ATM Transactions:		Manual Processing of Items:	\$15.00/item
Exchange Network-	Free	Member Card Services:	
Other Can. Fin. Inst.-	\$1.50	First Replacement-	Free
US Fin. Inst.-	\$5.00	Additional Cards-	\$10.00/card
International Fin. Inst.-	\$5.00	Embl. Rush Replacement Card-	\$100.00/card
Balance of Account (transfer out):	\$25.00	1st Tap Deactivation-	Free
Bank or Interest Confirmation:	\$25.00/member number	Additional Tap Deactivation-	\$15.00
Bill Payment Trace:	\$20.00	Non Member Cheque Cashing Fee:	\$20.00
Chargeback:	\$20.00/item	NSF Fee:	\$40.00/item
Cheque Orders:	As per service provider	Official Cheques:	\$7.50/item
Coin Machine:		Overdraft Fee:	\$10.00/item + overdraft charges
Members-	\$200 less/free	Registered Products: (Outgoing Transfer)	\$75.00/account
Non Members-	\$200 or more \$5 10% of total coin+ \$5/transaction	Safety Deposit Box Annual Fee (plus GST):	
Collection Items: (Incoming/Outgoing)	\$30.00	Small-	\$25.00
Counter Cheques:	12 Free at opening	Medium-	\$40.00
Foreign Currency and Drafts:	\$5/4 cheques after	Large-	\$70.00
Foreign Exchange Drafts:	\$10.00/item	X-Large-	\$100.00
Hold Funds:	\$10.00	Drill Out Lock-	\$100.00 plus cost
Inactive Accounts:	\$30.00/annually	Replace Key-	\$20.00 plus cost
Internet Banking:	Free	Search Fees:	\$40.00/hour with a 1 hour minimum
E-Transfer Sent-	\$1.50	Statement Fee: In Branch-	\$3.00
		Stop Payment:	\$15.00/item
		System Transfer to Cover Overdraft:	\$3.00/request





# LOANS, LINES OF CREDIT AND MORTGAGES

Loan Application Fees:	Up to 1% of amount applied for (\$250 min.)	Title Search:	As per service provider
Annual Review Fee:	Up to 1% of amount applied for (\$250 min.)	Payment Deferral/Alteration:	\$50.00
Letters of Credit:	Up to 1% of amount applied for (\$250 min.)	Chattel Registration Fee:	As per service provider
Operating Loan Margining:	\$25.00/month min.	PPSA Fees:	As per service provider
Operating Line of Credit: (Stand-by Fee)	Up to 1% of authorized limit	Title Search:	As per service provider
Temporary Line of Credit:	\$150.00 min.	Late Payment Fee:	\$45.00
Mortgage Discharge:	\$150.00	Mortgage/Loan Maintenance Compliance Fee:	\$50.00
Wire Transfers:		Manual Processing Compliance:	\$5.00 per transaction
Incoming CAD Wire -	\$15.00 CAD		
Incoming USD Wire -	\$20.00 USD		
Outgoing Wire -	\$65 in wire currency		

*This schedule is subject to change without notice.*

To learn more about our products and services, go to:  
[www.lakeviewcreditunion.com](http://www.lakeviewcreditunion.com)

