

AG/COMMERCIAL LOAN FEES

Loan App Fee.....	0.5% of Loan Amount
LOC/Quick Loan Review <\$10,000	No Fee
LOC/Quick Loan Review <\$100,000	\$50.00
LOC/Quick Loan Review >\$100,000	\$75.00
Irrevocable Letter of Credit	1% annually
Loan Amendment/Re-Write.....	\$100.00
Loan Amendment/Short Form.....	\$50.00
Mortgage Transfer Out.....	\$250.00
External Credit Check	\$10.00
Mortgage Discharge.....	Cost
Collection Letter.....	\$25.00
Bank Act Search.....	\$25.00
Corporations Branch Search	\$15.00
Credit Bureau Search Single.....	\$5.00
Credit Bureau Search Joint.....	\$10.00
Credit Bureau Search Commercial	\$20.00
ISC - SPPR - Search	\$15.00
ISC - SPPR - Registration	\$15.00
ISC - Land Titles - Search	\$20.00
First Canadian Title	Cost

CONSUMER LOAN FEES

Loan App Fee.....	\$50.00
LOC/Quick Loan Review <\$10,000	No Fee
LOC/Quick Loan Review <\$100,000	\$50.00
LOC/Quick Loan Review >\$100,000	\$75.00
Irrevocable Letter of Credit	1% annually
Loan Amendment/Re-Write.....	\$100.00
Loan Amendment/Short Form.....	\$50.00
Mortgage Transfer Out.....	\$250.00
External Credit Check	\$10.00
Mortgage Discharge.....	Cost
Collection Letter.....	\$25.00
Credit Bureau Search Single.....	\$5.00
Credit Bureau Search Joint.....	\$10.00
ISC - SPPR - Search	Cost
ISC - SPPR - Registration	Cost
ISC - Land Titles - Search	Cost
First Canadian Title	Cost

Our Vision:

**To provide our members
with excellent financial
service**

Our Mission:

- To provide financial products and services that are delivered with the highest standard of excellence, integrity and professionalism
- To remain a viable, member controlled financial institution dedicated to co-operative principles responsive to the social and economic needs of our members
- To develop the credit union and its services to meet the changing needs of our members and the community we serve

Edam Credit Union Limited
PO Box 68
Edam Saskatchewan
S0M 0V0



Service Charges

effective January 25, 2024



Ph: (306) 397-2242

E-mail: info@edam.cu.sk.ca

Website: www.edamcu.ca

*Real people
providing real service*

MEMBER SERVICE

Official/Certified Cheque	\$ 10.00
Stop Payment Order - 6 month expiry	
Full details – cheque/AFT	\$ 15.00
Partial details – cheque/AFT	\$ 25.00
Stop All - 6 month expiry	\$ 50.00
Cashing cheques for non-members.....	
1% of total (min \$ 5.00, max 25.00)	
Counter cheque.....	\$ 2.00 each
MemberCards	
Initial card	no charge
Replacement card	\$ 10.00
Rush card order.....	\$ 50.00
Letter of credit/good standing.....	\$ 10.00
Phone verification of funds	no charge
Replace T-5.....	\$ 20.00
Statement reprint.....	\$ 5.00
Statement of interest paid	\$ 10.00
Foreign Cash Order...cost plus	\$ 15.00
Coin Counter - non-member 10%	
US Cash - for non-members	
1% of total (min \$ 5.00, max \$ 25.00)	
Auxiliary Services	\$5.00 to \$30.00/hr
may include a variety of requests	
such as record search, email/fax info,	
night deposit corrections, etc.	

OVERDRAFTS

Overdraft item.....	\$ 5.00 per item
Overdraft notice (call or letter).....	\$ 5.00
Overdraft interest rate	24.00%
Authorized Overdraft rate	Prime+5.00%
N.S.F. Return	\$ 45.00
Chargeback/AFT Return	\$ 10.00
Collections.....	\$ 15.00

MEMBER CARD

ATM Withdrawals	
Interac (other FI/white label).....	\$ 3.00
Cirrus/Plus (International)	\$ 4.00

Foreign currency Member Card transactions are processed by our foreign network partners (Mastercard International, NYCE), who determine the currency conversion rate.

A 2.5% foreign exchange admin fee is added to the transaction amount presented for authorization on your account.

BILL PAYMENTS

Members.....	\$ 2.00/bill
Non-members.....	\$10.00/bill
Through MemberDirect.....	no charge
Trace Request.....	\$25.00/bill

SAFETY DEPOSIT BOXES

Rentals (includes GST)	
1.5x5	\$ 30.00/yr
2.5x5	\$ 40.00/yr
2.5x10	\$ 50.00/yr
5x5	\$ 50.00/yr
Replacement Key	cost + \$20.00
Drill.....	cost + \$20.00

ADMINISTRATIVE

Account closed before 90 days....	\$ 25.00
Account transferred to other FI	\$ 25.00
Dormant account fee.....	\$ 15.00/year
Third Party Demands .	\$50.00 to \$100.00
Bank Confirmation.....	\$ 30.00
Corporate Profile Search.....	\$15.00
Estate processing fee.....	\$50.00

WIRE TRANSFERS

Outgoing Wires	
To any Canadian FI.....	\$ 25.00
To any FI outside of Canada...	\$ 50.00
Sending foreign/US currency ..	\$ 50.00
Incoming Wires	
From any Canadian FI	\$ 25.00
From any FI out of Canada	\$ 50.00
Receiving foreign currency.....	\$ 50.00

RRSP TRANSFERS

Transfer out.....	\$ 50.00
Close or Transfer out <1 year.....	\$100.00
Early redemption (if allowed)	\$100.00

AUTOMATIC PAYMENT

AFT	
Initial set up or change	\$ 10.00
Member Administered CAFT	
Initial set up or change	\$ 50.00

MISCELLANEOUS

Blue deposit bag	\$ 10.00
Faxes	
Outgoing/Incoming.....	\$ 1.00 per page
Photocopies	
Black & White	\$ 0.50/page
Colour	\$ 1.00/page
Community organizations....	no charge
Commissioner for Oaths:	
Members	
CU Business	no charge
Non-CU Business	\$ 5.00
Non-members	\$ 10.00