

## St. John's Co-operative Credit Union Ltd - SCHEDULE OF FEES & CHARGES 2024

Membership	NEW FEES EC\$	EXISTING FEES EC\$
New Membership/Account (Minimum Savings Balance \$10.00)	\$225.00	\$225.00
Passbook case	\$5.00	\$5.00
Inactive Account	Free	Free
Dormant Account	Free	Free
Reactivate Account	Free	Free
Closure of Account	Free	Free
Account Enquiry	Free	Free
Member Enquiry   Complaint   Beneficiary Claim	Free	Free
Special Deposit (SpD) Account For Businesses, Groups and Associations (Minimum Deposit Balance \$10.00)	\$500.00	\$500.00

DEPOSITS AND SAVINGS ACCOUNTS	NEW FEES EC\$	EXISTING FEES EC\$
ATM and Online Access	\$25.00 * Annually	\$20.00 Annually
ATM Offsite Transactions	\$1.00 *	\$0.00
ATM Replacement Card (Lost or Damaged) Expired Cards	\$30.00 * No Charge for Expired Cards	\$20.00 No Charge for Expired Cards
Deposits and Withdrawals	4 Free in Branch Transactions Monthly *  \$2.00 Per Transaction thereafter *	\$0.00
Third Party Withdrawals	\$2.00 *	\$0.00
Cheque Drop Box	Free	Free
Account closure within 6 months	\$20.00	\$20.00
Regular Savings Account	Free	Free
Compulsory Savings Account	Free	Free
Insurance Savings	Free	Free
Flexi-Box Accounts - Penalty for early closure	\$20.00	\$20.00
Flexi-Box Accounts - Break Fee Maximum 2 Withdrawals	\$5.00	\$5.00
Kick-Start Junior Savings Account	Free	Free
Kick-Start School Savers Club	Free	Free

<b>FIXED DEPOSIT ACCOUNT</b>	<b>NEW FEES EC\$</b>	<b>EXISTING FEES EC\$</b>
Early Closure Penalty - 3 months - 6 months - 9 months	No Interest Paid * Reduction of Interest Rate to 1.5% * Reduction of Interest Rate to 2% *	No Penalty

<b>CHEQUING ACCOUNT</b>	<b>NEW FEES EC\$</b>	<b>EXISTING FEES EC\$</b>
Monthly Service Fee	\$25.00 *	\$20.00
Transfer Savings to Chequing (To Cover Overdraft)	\$20.00 Online Transfers Free	\$20.00
Inter-account transfer (Own Account Plus Third Party)	\$20.00 * Online Transfers Free	\$0.00
50-Page Cheque Book:	\$45.00	\$45.00
100-Page Cheque Book:	\$80.00 Business	\$80.00 Business
	\$75.00 Personal	\$75.00 Personal
Returned/Dishonoured Cheques	\$130.00	\$130.00
Stop Payment	\$55.00	\$55.00
Unauthorised overdrafts	\$20.00	\$20.00
Cheque withdrawal below \$5,000.00	\$15.00	\$15.00

<b>SUNDRY REQUESTS</b>	<b>NEW FEES EC\$</b>	<b>EXISTING FEES EC\$</b>
Embassy Letters - Express Service/Same day * - 24-hour - 48-hour	\$50.00 * \$40.00 \$25.00	\$0.00 \$40.00 \$25.00
Statement of Account - Express Service/Same day * - 24-hour - 48-hour	\$50.00 * \$40.00 \$25.00	\$0.00 \$40.00 \$25.00
Reference Letters - Express Service/Same day * - 24-hour - 48-hour	\$50.00 * \$40.00 \$25.00	\$0.00 \$40.00 \$25.00
Proof of Address	\$10.00	\$10.00
Signature Verification	Free	Free
Voucher Search	\$50.00	\$50.00
Print out of account (non chequing) per page	\$1.00	\$1.00

<b>STANDING ORDERS</b>	<b>NEW FEES EC\$</b>	<b>EXISTING FEES EC\$</b>
Monthly Fee	\$20.00	\$20.00

<b>Night Depository</b>	<b>NEW FEES EC\$</b>	<b>EXISTING FEES EC\$</b>
Annual Fee	\$100.00	\$100.00
Replacement Key	\$50.00	\$50.00
Disposal Bags	\$1.50 (Small)	\$1.50 (Small)
	\$2.00 (Medium)	\$2.00 (Medium)
	\$2.50 (Large)	\$2.50 (Large)

<b>OTHER SERVICES</b>	<b>NEW FEES EC\$</b>	<b>EXISTING FEES EC\$</b>
Safety Deposit (Documents Only)	\$60.00 Annually	\$60.00 Annually
Payroll Processing	Free	Free

<b>Family Indemnity (Bereavement) Plan with CUNA Mutual Insurance</b>		
Processing Fee	\$5.00	
<b>Plan</b>	<b>Premium \$</b>	<b>Benefit \$</b>
A	\$26.40	\$5,000.00
B	\$39.60	\$7,000.00
C	\$52.80	\$10,000.00
D	\$79.20	\$15,000.00
E	\$105.60	\$20,000.00
F	\$132.00	\$25,000.00
G	\$158.40	\$30,000.00

<b>Group Health Insurance with Sagikor</b>	
Covers Medical, Dental, Vision care for individual and family.	
Processing Fee	\$5.00
Single person	\$213.29
Two-party	\$373.31
Family	\$497.80

**FINANCIAL COUNSELLING**

Advice on money management, major purchases and financial decisions as well as training and developmental sessions.

**Free**

<b>LOANS</b>	<b>NEW FEES EC\$</b>	<b>EXISTING FEES EC\$</b>
Processing or Commitment Fee	1.5% of amount or minimum of \$300.00 *	2% up to \$2000.00 maximum
Loans cancelled after approval	\$300.00 *	\$0.00
Late Fee	\$50.00	\$50.00
Premature closure of loan due to buyout by another Financial Institution.	15%	15%
<b>SUNDRY LETTERS (48-hour turnaround)</b> No Obligation Letter	\$25.00 *	\$0.00

*\* Denotes Changes in Fees*