MISCELLANEOUS FEES

ITEM	FEE
Commissioner of oaths	Free
Documentation search - per hour	$25.00
Faxing - sending or receiving per page	$1.00
Microfilm reprints per item	$10.00
Photocopying - one sided page	
Black and white	$0.50
Color	$1.00
Safety deposit box	
Small 1.5 by 5	$35.00
Medium 2.5 by 5	$45.00
Large 2.5 by 10	$55.00
Statement reproduction - per month printed	$10.00

CREDIT UNION DEPOSIT GUARANTEE CORPORATION
DEPOSITS GUARANTEED
SINCE 1953

All deposit and investment accounts with Macklin Credit Union Limited are fully guaranteed by Credit Union Deposit Guarantee Corporation. For more information on this guarantee, visit www.cudgc.sk.ca.

Box 326
Macklin, SK S0L 2C0
Phone: 306-753-2333
Email: info@macklincreditunion.com
www.macklincreditunion.com

Macklin CREDIT UNION

SERVICE FEES

Effective September 1, 2010

MEMBER SERVICE FEES

ITEM	FEE
ATM withdrawals	
AccuLink® (Canadian credit union ATMs)	free
Interac Network (other Canadian institutions)	$1.50
Cirrus Network (US & International)	$3.00
Bill payments	
Non-members	$2.00
Non-compliant bills	$2.00
Cards	
Lost	$5.00
Damaged (less than 1year)	$5.00
Certified cheques	
Member	$5.00
3rd party	$10.00
Cheque orders	Cost
Cheque cashing - Non-member cashing MCU cheque	
< $1,000	$5.00
$1,000 +	$10.00
Non-compliant cheque handling	$5.00
Collections - items sent for	$10.00
Drafts	
US	$10.00
International	$25.00
Foreign Currency - Non-member	$3.00+exchange
Inactive account notice	$5.00
Manager's trust cheques	$5.00
MemberDirect access	Free
Money orders	$3.00
Night deposit - key & bag	Free
NSF cheque return	$25.00
Overdraft fee per item	$5.00
Per item fee - chequing	
Over the counter	$0.60
Electronic	$0.40
Per item fee - savings	
Over the counter	$0.75
Electronic	$0.50
RRSP - Transfers to other F.I.s	$50.00
Wires - outgoing	
To other Saskatchewan CUs	$5.00
Canadian F.I.s	$25.00
U.S. F.I.s	$40.00
Other foreign F.I.s	$40.00

ITEM	FEE
Wires - Incoming	
Non-members	$10.00
Canadian funds	n/c
U.S. funds	n/c
Stop payments	$5.00
Traveler's cheques	1% Commission

LOAN FEES

ITEM	FEE
Applications	
Consumer	None
Agricultural	$100.00
Commercial	$100.00
Appraisal, Inspection	
By MCU management	$50 +costs
By appraiser/real estate agent	Cost
Bank confirmations	$10.00
Bank of Canada searches	Cost
Caveats (CUL)	Cost
Credit check - External coming in	$5.00
Corporations search	Cost
Credit bureau search	Cost
Delinquency letter	
Commercial - 1st	$2.00
Commercial - subsequent	$5.00
Extension	
3 months or greater	+0.25%
Farm business planning	Free
Land title searches	Cost
Letters of introduction (auctions)	$10.00
Letter of credit	1% min $50 per year
Line of credit review fee	$50.00
Loan interest paid letter	$5.00
Mortgage	
1st Canadian Titles	Cost
Personal Property Security Act (PPSA)	
Registrations	Cost
Searches	Cost
Quick loans	
Advance < $500	$5.00
Review	$50.00
Skip-a-payment	$25.00