

## Loan Fees and Charges

### BUSINESS LOAN APPLICATION FEES

Business loan applications < \$10,000	\$250.00*
Business loan applications > \$10,000 up to \$200,000	\$350.00*
Business loan applications for amounts greater than \$200,000	\$800.00*
Overdraft applications are charged at the applicable business loan application fee.	
Guarantee applications are charged at the applicable business loan application fee.	
Guarantee line fee - the greater of 0.50% of the guarantee amount or \$120.00**. Guarantee line fee charged annually.	
Temporary Overdraft	\$250.00*

\* The Member will be required to meet all out of pocket expenses including valuation and legal expenses.

\*\* Subject to variation at the credit union discretion.

Overdraft line fee	\$5.00/month
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### CONSUMER LOAN FEES

Personal loan approval fee	\$140.00
Car loan approval fee	\$140.00
Mortgage loan approval fee	\$200.00
Top-up (Fee applies to home loan limit increases)	\$200.00
Switch Fee (Payable when converting to another loan product, except at end of any fixed rate or interest only period)	\$150.00
Fixed Loan Rate lock in fee (for up to 3 months)	\$600.00
Variation of Security Fee (Real Estate or Motor Vehicle)	\$75.00
Overdraft approval fee	\$140.00
Temporary Overdraft approval fee	\$90.00
Overdraft line fee	\$2.00/month
Deposit Bond Deposit Bond Service Fee	\$75.00 + \$10.00 Monthly