

Effective March 1 2025	15%			1.15
SCHEDULE OF RATES & CHARGES	Charge	GCT	GCT included	
<b>MEMBER SERVICE</b>				
Standing Order	\$300.00	\$45.00	\$345.00	
Certification of account balance, credit reference,embassy letter Express (standard 3 working	\$1,200.00	\$180.00	\$1,380.00	
Certification of account balance, credit reference, embassy letter <b>Express</b> within 1 working day	\$1,800.00	\$270.00	\$2,070.00	
Pinted Statement	\$130.00	\$19.50	\$149.50	
Reversal of ACH due to incorrect info submitted	\$250.00	\$37.50	\$287.50	
Stop Payment	\$1200 + bank	\$180.00	\$1,180.00 + Bank Charges	
Returned Cheque	\$1,200 + bank	\$180.00	\$1,180.00 + Bank Charges	
Replacement cheque( ie stale dated , lost)	\$400.00	\$60.00	\$460.00	
FIP standing order	\$150.00	\$22.50	\$172.50	
FIP( Changes to plan)	\$200.00	\$30.00	\$230.00	
Internal transfer to facitilitate FIP payment	\$200.00	\$30.00	\$230.00	
FIP Transfer fee( to other Credit Union)	\$1,000.00	\$150.00	\$1,150.00	
Transfer of account ( to other credit union)	\$1,000.00	\$150.00	\$1,150.00	
Cheque Request ( except motor vehicle loans)	\$400.00	\$60.00	\$460.00	
Hypothecation of GCCU funds for external institution	\$2,000.00	\$300.00	\$2,300.00	
Closure of account (except deceased accounts)	\$1,000.00	\$150.00	\$1,150.00	
Early closure fee for Golden Harvest and Partner Plan	\$1,500.00	\$225.00	\$1,725.00	
RTGS transaction	\$1,500 + bank	\$225.00	\$1,725.00	
<b>LOANS</b>				
<b>Related processing fees</b>				
Loan within shares	\$1,000.00	\$150.00	\$1,150.00	
Loan within shares and savings	\$1,000.00	\$150.00	\$1,150.00	
Loans outside of shares and savings	1.5%, min	\$300.00	\$2,300.00	
Rescue Loan (Unsecured)	2%, min	min \$750.00	2%, min \$5,750.00	
Payday Loan	5%, min \$2000	min \$300.00	5% of loan amount, min \$2,300.00	
Restructuring loans	\$5,000.00	\$750.00	\$5,750.00	
Letter of undertaking ****	\$2,500.00	\$375.00	\$2,875.00	
<b>Line of Credit (set up fee)</b>				
-- internal cash secured	\$2,500.00	\$375.00	\$2,912.50	
-- other collateral	1.5%, min	min \$225.00	\$1,725.00	
-- Renewal or change in facility	\$1,500.00	min \$225.00	1.5%, min \$1725.00	
Unsecured loans (LPF)	2% of loan amount, min	min \$750.00	2% of loan amount, min \$5,750.00	

Motor Vehicle loan (LPF)	2% + GCT		
Motor Vehicle NSSIP	\$2,500 + regis . Fee	\$375.00	\$2,875 + registration charges(\$1000.00 to
Assignment of insurance policies	\$1,500.00	\$225.00	\$1,725.00
Assignment of listed company shares	\$1,500.00	\$225.00	\$1,725.00
Discharge of motor vehicle	\$1,800.00	\$270.00	\$2,070.00
Release of insurance policy	\$1,500.00	\$225.00	\$1,725.00
Withdrawal from insurance policy	\$1,000.00	\$150.00	\$1,150.00
Discharge of mortgage	\$2,500.00	\$375.00	\$2,875.00
Release of listed shares	\$1,500.00	\$225.00	\$1,725.00
Loan waiver fee	\$3,000.00	\$450.00	\$3,450.00
Letter of Demand fee	\$500.00	\$75.00	\$575.00
Release of repossessed motor vehicle	\$1,000.00	\$150.00	\$1,150.00
Credit check	\$1300 +	\$195.00	\$1165 + Creditinfo fee

**N.B. All fees are waived for pensioners , physically disabled members and credit union staff.**

**All information contained herein is subject to change without notice.**

All fees are subject to GCT