



LOAN PROCESSING	
Ordinary Loans	2% + GCT
Special Loans (No Share Equity)	2% + GCT
Hire Purchase Loans (including insurance)	7% + GCT
Back-To-School Loans	2% + GCT
Interim Financing Loans	2% + GCT
Insurance Premium Financing	\$1,950 + GCT
Unsecured Loans	2% + GCT
Mortgage Loans	0.5% of Loan + GCT
All Cash Secured Loans for \$10,000 and above	2% + GCT or a maximum of \$800 + GCT
Small Business Loans (No Share Equity)	5% + GCT
Line of Credit (Secured and Unsecured)	2% + GCT (per annum on review)
Salary Advance (Drawdown fee)	\$200 + GCT
Salary Advance Facility Approval & Renewal	5% of approved limit + GCT
Hypothecated Loans (not C&WJCU)	2% + GCT
All other Loans	2% + GCT

LOAN SERVICE	
Assignment of Life Insurance Policy	\$600 + GCT
Assignment of Monies Due	\$600 + GCT
Assignment of Shares	\$600 + GCT
Discharge of Life Insurance Policy	\$600 + GCT
Discharge of Shares	\$600 + GCT
Discharge of Mortgage	\$3,000 + GCT
Discharge of Motor Vehicle Lien	\$900 + GCT (Regular) / \$1,500 + GCT (Express)
Discharge of Bill of Sale (Motor Vehicle)	\$600 + GCT
Registration of Mortgage	\$5,000 + GCT + Attorneys Cost
Bill of Sale (Motor Vehicle)	\$4,500 + GCT + Government Fees
Bill of Sale (Other)	\$2,500 + GCT + Government Fees
Credit Clearance	\$2,000 + GCT + Out of Pocket
Credit Report	\$2,200 + GCT (Regular) / \$3,000 + GCT (Express)
Copy of Security Documents	\$300 + GCT
Restructuring of Loans	2% + GCT
Hypothecated Funds (not C&WJCU)	\$3,500 + GCT
Search Certificate (Property Title)	\$1,000 + GCT
Commitment Fee (External Funds)	2% + GCT
Extension of Loan Term	0.75% + GCT
Loan of Property Titles	\$2,000 + GCT
Handling charge for documents loaned to other financial institutions	\$3,500 + GCT
Titles Office Cost to Copy Titles	\$1,500 + GCT

MEMBERSHIP/NOMINATION	
Entrance Fees	\$300 + GCT
Share Transfer (Permanent & Deferred)	\$200 + GCT
Rule Book	\$200 + GCT
Resignation Fee	\$250 + GCT

SAFETY DEPOSIT BOXES	
Lost or broken key	\$1,800 + GCT + Invoice cost
1 1/2" x 4 3/4"	\$1,400 + GCT
2 1/2" x 5 1/4"	\$1,600 + GCT
5 1/2" x 5 1/4"	\$2,000 + GCT
2 1/2" x 10 1/2"	\$3,000 + GCT

DEPOSIT & ACCOUNT SERVICES	
Certification of Account Balance (Embassy Letters, Bank References, Credit References)	\$700 + GCT (Regular) \$1,000 + GCT (Express)
Special Letters	\$1,800 + GCT
Cheque Returned (Local)	\$1,100 + GCT + Bank Charges
Cheque Returned (Foreign)	\$1,600 + GCT + Bank Charges
Cancelled Cheque	\$450 + GCT
Express Salary Deposit Monthly Account Service Charge	\$300 + GCT (per month)
Accounts Maintenance Service Charge (per month) Ordinary Shares, Ordinary Deposit & Golden Anchor Accounts	
Over the Counter Cash Withdrawals (\$50,000 and over)	\$85.84 + GCT
Pre-Authorized Money Transfers	\$400 + GCT
RTGS (Real Time Gross Settlement) -Incoming	\$150 + GCT + Bank Charges
RTGS (Real Time Gross Settlement) -Outgoing	\$450 + GCT + Bank Charges
Overdraft on Salary Account (where no arrangements exist)	\$500 + GCT
Voucher Search/Transactions Research	0-12 months \$1,200, or > 12 months \$2,500 for the 1st hour then additional \$500 per hr
Stop Payment on Cheques	\$1,000 + GCT + Bank Charges
Additional Cheques (Withdrawal of Funds)	\$100 + GCT per cheque
Photocopies (per page)	\$50 + GCT
Bank Draft/Managers Cheque	\$750 + GCT + Bank Charges
Wire Transfer - NCB	\$3,500 + GCT + Bank Charges
ATM Card Replacement (when card is not defective or retained by ATM)	\$500 + GCT
ATM Photo Request	\$2,500 + GCT

STANDING ORDERS	
Standing Order Set Up	\$100 + GCT
Members with Salary Deposit Accounts	\$150 + GCT (per standing order)
Members without Salary Deposit Accounts	\$250 + GCT (per standing order)

- STANDING ORDER EXEMPTIONS**
1. Pensioners are exempted from Standing Order Fees
 2. Members are exempted from paying fees for Standing Orders under \$200.00
 3. Members having multiple Standing Orders with a company, will be charged fees for one

DELINQUENT LOANS	
Collection Fees	\$7,500 + GCT + Bailiff Fees
Late Payment Fees (Loans in Arrears)	5% + GCT on amount due or a minimum of \$500
Release of Repossessed Motor Vehicle	\$1,500 + GCT
Arrears Notices Fee (2nd Letter)	\$300 + GCT
Demand Letter Fee (3rd letter)	\$600 + GCT
Statutory Notice Fee	\$7,000 + GCT + Legal Fee
Arbitration	\$5,000 + GCT + Legal Fee
Transportation of Seized Items in Corporate Area, Portmore and Spanish Town	\$2,500 + GCT + mileage (outside of these areas will be negotiable)
Serving Summons (per member)	\$1,700 + GCT + mileage
Storage of Seized Motor Vehicle	\$350 per day + GCT
Miscellaneous Fees (e.g. Wrecker/Crane)	Charged upon presentation of invoice