



# Commercial Fees

ECU - A Division WFCU Credit Union offers members an extended lineup of services to make everyday banking more convenient for our members.

Service	Service Fee
<b>PREMIER BUSINESS ACCOUNTS</b>	<a href="http://www.myecu.ca/rates/">www.myecu.ca/rates/</a>
<b>ALTO Business Savings</b>	
Deposits/Credits	Unlimited
Withdrawals/Debits	\$2.50
Cash & Coin Deposited	\$1.00/\$1,000
Cash & Coin Supplied	\$1.00/\$1,000
Bill Payment	\$2.00
<b>USD BUSINESS ACCOUNTS</b>	
Deposits/Credits	\$1.50 USD
Withdrawals/Debits	\$1.50 USD
Cash & Coin Deposited	\$1.00/\$1,000 USD
Cash & Coin Supplied	\$1.00/\$1,000 USD
Account/Bank Confirmation	\$25.00 - after 30 min; \$36.00/hour
CAFT Setup and Fees	\$20.00 to \$175.00
Cash/Coin Float Preparation	\$84.00/hr + HST
Cash Supplied (Float)	\$1.25 + HST per \$1,000
Chargeback - Per Cheque or CAFT Item	\$5.00
Corporate Deposit Capture	\$75.00 (Setup) \$50.00 (Monthly)
Mailed Paper Statements	\$3.00/statement
Night Depository - Annual Fee Per Bag	No charge
Optional Overdraft Protection	\$10/month + applicable interest charges
<b>LOAN AND MORTGAGE FEES</b>	
Annual Review Fees	From \$100
Application Study Fees - Commercial Mortgage	Up to 2%
Bridge Financing - extension fees	1/2 of 1%
Coverage Deficits - monthly fee	1%, min. \$100
Draw Fee	\$250 per draw
Late Reporting Fee	From \$100
Letter of Guarantee Fees	1.0% per annum, min \$350
Mortgage Amendments - including releasing, replacing and/or adding charger or security	\$225.00
Mortgage Cancellation after Application Approved	\$100.00

Service Fee Listing effective May 1, 2021.



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<b>LOAN AND MORTGAGE FEES</b>	
Mortgage Discharge	\$250.00
Mortgage Discharge or Transfer Payout - subsequent request	\$20.00
Mortgage Extension	As per documents
Mortgage Payment Frequency or Date Change	\$50.00
Mortgage Prepayment Penalties	As per documents
Mortgage Property Tax Verification	Per supplier
Operating Credit Fees	1/2% to 2%
Term Loan/Overdraft Protection Life/Dis/CI Insurance	Optional
Member Direct Business Online Banking - Setup and Fees	\$25.00 to \$250.00

Service Fee Listing effective May 1, 2021.