



**Lending Service Fees** Effective August 1, 2015

**APPLICATIONS**

Agricultural:	
.....0.50% of amount requested	
..... <b>0.25% rebated upon approval</b>	
Commercial	
.....0.50% of amount requested	
..... <b>0.25% rebated upon approval</b>	
Personal:	<b>\$35.00</b>

**APPRAISALS**

By Staff.....	<b>\$100.00 + mileage cost</b>
Outside.....	<b>cost</b>

**BANK CONFIRM**

Deposit Account only.....	<b>\$20.00</b>
With Loans.....	<b>\$35.00</b>

**CREDIT CHECKS**

For others.....	<b>\$10.00</b>
(e.g., MACC, Cargill, Pool)	

**EXTENSION**

Application Fee.....	<b>\$35.00</b>
Skip a payment.....	<b>\$10.00</b>

**INTEREST YEAR-TO-DATE**

Verbal.....	<b>\$5.00</b>
Written.....	<b>\$10.00</b>

**NSF CHARGES**

Cheque.....	<b>\$35.00</b>
CAFT.....	<b>\$25.00</b>

**CAVEATS**

Registrations.....	<b>\$150.00</b>
Discharge.....	<b>\$150.00</b>

**LAND TITLES**

All costs paid by member.....	<b>\$150.00</b>
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**MARGINING FEES**

Monthly Margining.....	<b>\$25.00</b>
(follow-up for information)	

**MORTGAGES**

Renewals.....	<b>\$75.00</b>
Discharges & Partial Discharges.....	<b>\$150.00</b>
Readvance.....	<b>\$0.00</b>

**LETTERS OF CREDIT**

**1.25% of amount — min. \$25.00 (annual fee)**

**PPR**

New.....	<b>\$15.00/year</b>
Changes.....	<b>\$20.00</b>
(Add/Release/Amend)	
Discharges.....	<b>free</b>
Search.....	<b>\$15.00</b>
(Member requested)	
Out of Province.....	<b>same as above</b>

**REVIEWS**

Agriculture.....	<b>0.50%</b> of authorized limit
Commercial.....	<b>0.50%</b> of authorized limit
Personal.....	<b>free</b>
<b>(1/12 of the fee collected on the last day of each month)</b>	

**SEARCH OF RECORDS**

Per Hour.....	<b>\$35.00</b>
Minimum fee.....	<b>\$35.00</b>

**SECURITY**

Farm/Commercial	
Inspections.....	<b>\$100.00 + mileage</b>

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**Your residential mortgage specialists**

Whether you're buying your first home or renewing your mortgage, we understand the importance of working out the best possible mortgage package — so your home or renovation is truly affordable.

- Fixed and variable terms available
- Competitive interest rates
- Make payments based on *your* schedule — weekly, bi-weekly, semi-monthly, monthly, etc.
- Make payments automatically from your chequing/savings account
- Life and disability insurance available
- CMHC or Conventional mortgages
- Amortization periods up to 25 years
- All activity is recorded on your monthly statement
- Prepayment allotment 20% annually



*Building Relationships*  
*Today For A Better*  
*Future*  
*Tomorrow*

**Lending Service Fees**

Effective August 1, 2015  
 Subject to change without notice

**Ste. Rose**  
**447-2723**  
 ATM-24 hour access

**Laurier**  
**447-2412**  
[www.pmcu.mb.ca](http://www.pmcu.mb.ca)