



Manchester Co-operative Credit Union (1977) Ltd.

"Where Service Exceeds Expectation"



Fees & Charges

A summary of the Fees and Charges that apply to our Products and Services are outlined below.

(All fees are in Jamaican Dollars. Fees are subject to change without notice)

Loan Processing Charges

Bill of Sale (Continuous)	\$6,700.00	
File Services Enquiries	\$2,700.00	
Trade Clearance Enquiry	\$1,600.00	
Inspection/Valuation	\$1500.00+\$60 per Km	16.50%
Field Visit	\$1,500.00+\$60 per km	
Caveat Search	\$1,700.00	
Mortgage & Discharge Charges	LOAN x 1.5%	16.50%
Motor Vehicle Registration & Discharge	\$3,700.00	
Assignment of Insurance Policy	\$1,150.00	
Credit Bureau Checks	\$1,200.00	

Service Charge on Loans

Cash Secured	1%	16.50%
All other Loans	3%	16.50%

Delinquency Fees

Registered Mail	\$400.00
Regular Mail	\$200.00
Telephone Call-Regular	\$150.00
Telephone Call-Cellular	\$200.00
Telephone Call-Overseas	\$300.00

Other Service Charges

Audit Confirmation	\$1,000.00
Bank Statement	\$1,250.00
Credit Reference	\$1,500.00
Returned Cheques-Local	\$ 350.00
Returned Cheques-Foreign	\$ 550.00
Document Search Fee (at member's Request)	\$1,000.00 + \$750.00 p\h 16.50%

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Other Service Charges Cont'd

Account Maintenance Fee	\$195.00 Qtly
Standing Order-External	\$400.00
Hypothecation Letters-External	\$4,000.00
Stop payment on cheques	\$400.00
Facsimile sent\received for member (per page) - Foreign	\$150.00
- Local	\$100.00
Additional cheque	\$300.00
No Passbook Withdrawal	\$500.00
ATM Card Replacement	\$500.00
Letters of Undertaking	\$2,000.00
RTGS Fees	\$1,500.00
Copying of Documents	\$200.00 (per page)