

## Schedule of Fees

Pursuant to Section 11 of the *Agriculture Financial Services Act*

<b>LENDING</b>	
All Direct Loans and Specific Guarantees	
Loan Fee (Applies for new loan approvals).	<ul style="list-style-type: none"> <li>• 0.5% of the loan/guarantee amount up to and including \$2 million; and 0.25% thereafter (minimum \$250)</li> </ul>
Rush or Direct Deposit Disbursement Fee (Non-EFT)	<ul style="list-style-type: none"> <li>• \$50 for each request</li> </ul>
Renewal Fee (Applies only upon renewal at term maturity)	<ul style="list-style-type: none"> <li>• 0.25% of the renewed loan/guarantee amount up to and including \$2 million; and 0.125% thereafter (minimum \$250)</li> </ul>
Loan Guarantee Fee	<ul style="list-style-type: none"> <li>• 3% of the guarantee amount per annum (minimum \$500)</li> <li>• (For a Specific Guarantee issued for a period of less than one-year the fee will be prorated subject to a minimum of 3 months)</li> </ul>
Specific Loan Guarantee Program for Feeder Associations	<ul style="list-style-type: none"> <li>• 1.10% of the guarantee amount per annum</li> </ul>
Security Fee (When security prepared internally)	<ul style="list-style-type: none"> <li>• \$150 – Security Agreement, Security Agreement Amending Agreement, Loan Guarantee, Loan Guarantee Amendment (Renewal) and Mortgage Amending Agreement. (No fee will apply for Loan Offer Letter, Promissory Note and Indemnification Agreements) Multiple documents prepared concurrently will only be assessed a single fee.</li> </ul>
Amendment Fees	<ul style="list-style-type: none"> <li>• \$150 charged for the first amendment. No additional fee will be assessed for amendments which occur concurrently. No fee needs to be assessed for AFSC initiated or Administrative Change amendments.</li> </ul>
Administration and other Fees (including disbursement, standby/commitment, re-amortization, breach of covenant and inspection fees)	<ul style="list-style-type: none"> <li>• Fees assessed by AFSC and/or negotiated between AFSC and the client and subject to the approval of the VP Lending or delegate.</li> </ul>
Loan Pre-payment Penalty	<ul style="list-style-type: none"> <li>• 25% pre-payment amount is allowed each calendar year on the original loan balance</li> <li>• Any amounts over 25% pre-payment allowed to be assessed a 3 month interest rate penalty calculated at the interest rate effective at the date the payment is applied</li> <li>• Full payouts received in the final year of the amortization period are not subject to a pre-payment penalty</li> <li>• Does not apply to the Revolving Loan Program</li> </ul>
Loan Decline Review	<ul style="list-style-type: none"> <li>• \$300 - If the appeal is successful this fee will be refunded.</li> </ul>
Authority to Waive or Adjust Lending Fees: Unless otherwise indicated herein, any of the above Lending fees can be waived, amended or increased by the Chief Executive Officer or delegate where AFSC considers the circumstances warrant such action.	

<b>FINANCE</b>	
Finance Administration Fees	<ul style="list-style-type: none"> <li>• A fee of \$45 will be charged for all items returned by Financial Institutions where the client is at fault. If the request is initiated by AFSC, no fee will be charged.</li> </ul>
Authority to Waive Fees: Unless otherwise indicated herein, Finance fees can be reduced, waived and refunded by the Chief Executive Officer or delegate where AFSC considers the circumstances warrant such action.	

<b>RISK MANAGEMENT</b>	
AgriInsurance Administration Fees <ul style="list-style-type: none"> <li>• Late Filing of Report of Seeded Crops</li> <li>• Late Filing of Harvest Production Report</li> <li>• Reapplication Fee (Breach of Contract)</li> </ul>	<ul style="list-style-type: none"> <li>• \$100</li> <li>• \$100</li> <li>• \$100</li> </ul>
Straight Hail and Hail Endorsement Insurance Administration Fees <ul style="list-style-type: none"> <li>• Fees for Client-requested Re-inspections or Client-requested Hail Inspections where damage is less than 10%</li> </ul>	<ul style="list-style-type: none"> <li>• \$80 per hour for each inspector plus government rate per kilometer plus the cost of equipment use (e.g. drone) to a maximum of \$500 per day.</li> </ul>
AgriInsurance Administration Fee <ul style="list-style-type: none"> <li>• Fees for PreHarvest Re-inspections for additional crop damage occurring after initial inspection but before put to another use – subject to cause of delay</li> </ul>	<ul style="list-style-type: none"> <li>• \$80 per hour for each inspector plus government rate per kilometer plus the cost of equipment use (e.g. drone) to a maximum of \$500 per day.</li> </ul>
Wildlife Damage Administration Fees Appraisal Fee	<ul style="list-style-type: none"> <li>• \$25 per sectional legal description</li> </ul>
Other Risk Management Administration Fees <ul style="list-style-type: none"> <li>• AgriInsurance Appeal</li> <li>• Straight Hail and Hail Endorsement Insurance Appeal</li> <li>• Payment Assignment Fee (Applicable to Financial Institution Registering Assignment)</li> <li>• Inspection Fee (Third Party Assessments)</li> <li>• Cost of grading resamples requested by clients</li> <li>• Service fee for providing AFSC data to Third Parties</li> </ul>	<ul style="list-style-type: none"> <li>• \$300 (if appeal is successful the fee is refunded)</li> <li>• \$300 (if appeal is successful the fee is refunded)</li> <li>• \$45</li> <li>• \$80 per hour for each inspector plus government rate per kilometer plus the cost of equipment use (e.g. drone)</li> <li>• \$50 per sample</li> <li>• \$50 per hour for each staff gathering and analyzing the data, minimum \$100. Additional charges may be made based on the value of the data provided.</li> </ul>
AgriStability Producer Contribution Fee	<ul style="list-style-type: none"> <li>• An annual fee based on the Producers Contribution Reference Margin, multiplied by 0.45 percent, multiplied by 70 percent. The minimum fee charged is \$45. The initial deadline to pay the fee is the later of 30 days after issuance of the Enrolment/Fee Notice or April 30 of the Program Year. If payment is not received by the deadline, an additional 20 per cent will be added to the fee. If the original amount of the Producer Contribution Fee is not received by December 31 of the Program Year or 60 days after the Enrolment Notice is issued, whichever is later, the participant shall be ineligible for payments for that program year.</li> </ul>
AgriStability Administrative Cost Sharing (ACS) Fee	<ul style="list-style-type: none"> <li>• \$55 fee per participant for each Program Year that the participant is enrolled in the program</li> </ul>

**RISK MANAGEMENT (continued)**

AgriStability Late Fee

- The deadline to file completed program forms and required documents to the Administration is September 30 of the year following the Program Year. If the participant provides the completed program forms and required documents after the deadline, but within three months of the deadline, the Administration will deduct \$500 per month (or part thereof) which passed since the deadline. If the reduction is greater than the amount otherwise payable, the amount payable shall be reduced to zero, and the remainder of the reduction shall not be applied to any other program year. If a participant fails to provide the required forms and documentation within three months after the deadline, then the participant shall not be eligible for a payment for that program year.

Authority to Waive Fees: Unless otherwise indicated herein, Risk Management fees can be reduced, waived and refunded by the Chief Executive Officer or delegate where AFSC considers the circumstances warrant such action.

Approved:

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Nate Horner, Minister

Effective June 13, 2022  
Date