

# LOAN DEPARTMENT FEE SCHEDULE

## REAL ESTATE MORTGAGE

|                           |             |
|---------------------------|-------------|
| Processing Fee            | \$700 - 900 |
| Closing Fee               | \$250       |
| Subordination             | \$350       |
| Partial Release           | \$350       |
| Re-Amortization Fee       | \$350       |
| Underwriting              | \$200       |
| Escrow Account Set Up Fee | \$185       |
| Tax Service Fee           | \$80        |
| Payoff Processing         | \$30        |
| Late Fee - 5% of payment  |             |

## HOME EQUITY

|                                       |       |
|---------------------------------------|-------|
| Home Equity Fixed Processing Fee      | \$250 |
| Home Equity Line of Credit Processing | \$100 |
| Property Tax Monitoring Fee           | \$25  |
| Equity Advantage Annual Fee           | \$75  |
| Payoff Processing                     | \$30  |
| Late Fee                              | \$50  |
| Subordination                         | \$350 |
| Partial Release                       | \$350 |
| HELOC Sub-Account Option Fee          | \$150 |
| Loan Extension                        | \$65  |

## CONSUMER LOANS

|                                    |       |
|------------------------------------|-------|
| Processing Fee                     | \$200 |
| Collateral Substitution            | \$150 |
| Renewal                            | \$200 |
| Check Credit Annual Fee            | \$30  |
| Personal Line of Credit Annual Fee | \$75  |
| Loan Extension                     | \$65  |
| Re-amortization Fee                | \$150 |
| Consolidation Loan Fee 3+ Payoffs  | \$100 |
| Late Fee                           | \$50  |

## COMMERCIAL

|                                  |      |             |
|----------------------------------|------|-------------|
| Processing Fee                   | Min. | \$350       |
| Business RE                      | Min. | \$850       |
| Business Construction Fee        | Min. | \$1200      |
| Construction Draw Fee            |      | \$50        |
| Business Borrowing Base LOC Fee  |      | \$750       |
| Renewal                          | Min. | \$350       |
| Repricing Fee                    | Min. | \$1200      |
| Modification/Extension Fee       | Min. | \$300       |
| Express Business Loan Fee        |      | \$200       |
| Collateral Substitutions         |      | \$200       |
| Escrow Account Set Up Fee        |      | \$185       |
| Tax Service Fee                  |      | \$80        |
| Subordination                    |      | \$350       |
| Partial Release                  |      | \$350       |
| Consolidation of Debt 3+ Payoffs |      | \$50/Each   |
| Late Fee (the greater of)        |      | \$100 or 5% |
| Re-Amortization Fee              |      | \$350       |
| Payoff Processing                |      | \$30        |

## Letters of Credit

|                               |                     |
|-------------------------------|---------------------|
| Issuance - \$1500             | Each Draw - \$100   |
| Commission                    | 1/2%; minimum \$150 |
| Amendment of Terms or Renewal | \$500               |

All fees subject to change without notice.  
January 2019