



# Consumer Loan Fee Schedule

		Loan Product Type						
		Secured By Vehicles			Secured By Depository Accounts		Unsecured	
		Auto (Carmax Product no longer offered as of 4/1/24)	Boat, Motor & Trailer	CD	Savings	Agency Trust Revolving Account	Check Credit	RediReserve
<b>Loan Origination</b>		None.			None.		None.	
<b>Account Relationship Covenant</b>		Not Applicable.			Not Applicable.		Not Applicable.	
<b>Points</b>		None.			None.		None.	
<b>Appraisal</b>		Not Applicable.	Not Applicable.	Not Applicable.		Not Applicable.		
<b>Flood Certification</b>		Not Applicable.	Not Applicable.	Not Applicable.		Not Applicable.		
<b>Title Insurance</b>		Not Applicable.	Not Applicable.	Not Applicable.		Not Applicable.		
<b>Recording</b>		Not Applicable.	Not Applicable.	Not Applicable.		Not Applicable.		
<b>Title Registration Fee (Original Title)</b>		IL= \$165 original or \$50 duplicate (refi), WI=\$164.50 or \$10 Security Interest (lien) listing, FL= \$77.25 plus Doc Stamp Fees	\$150.00 to \$250.00	Not Applicable.		Not Applicable.		
<b>UCC Fee</b>		Not Applicable.	\$55.00	Not Applicable.		Not Applicable.		
<b>Subordination Fee</b>		Not Applicable.	Not Applicable.	Not Applicable.		Not Applicable.		
<b>Transaction Fee</b>		Not Applicable.			Not Applicable.		None.	
<b>Inactivity Fee</b>		Not Applicable.			None.		None.	
<b>Payoff Request (Fax)</b>		None.			None.		None.	
<b>Expedited Payoff Letter Delivery Fee</b>		None.			None.		None.	
<b>Monthly Fee</b>		Not Applicable.			Not Applicable.		None	\$15.00
<b>Annual Fee</b>		Not Applicable.			None.		\$35.00	None.
<b>Early Cancellation</b>		None.			None.		None	
<b>Late Fee</b>		IL & FL = Varies. 5.0% of the payment or \$25, whichever is greater. WI = Varies. 5.0% of the payment or \$10, whichever is less.		IL & FL = Varies. 5.0% of the payment or \$25, whichever is greater. WI = Varies. 5.0% of the payment or \$10, whichever is less.	Varies. 5.0% of the payment or \$25, whichever is greater.		5% of the payment	Not Applicable
<b>Stop Payment Fee</b>		Not Applicable.			Not Applicable.		Not Applicable.	
<b>NSF</b>		IL & FL = \$30.00	WI = \$15.00 = \$25.00	MI & IN	IL & FL = \$30.00	WI = \$15.00	IL & FL = \$30.00	WI = \$15.00 MI & IN = \$25.00
<b>Over limit Charge</b>		Not Applicable.			Not Applicable.		Not Applicable	
<b>Credit Line Check Printing Charge (per order)</b>		Not Applicable.			Not Applicable.		Not Applicable	
<b>Credit Line Advances or Balance Transfer Request by Telephone</b>		Not Applicable.			Not Applicable.		Not Applicable	
<b>Miscellaneous Photocopying Charge</b>		Not Applicable.			Not Applicable.		Not Applicable	

F e e T y p e

## Consumer Loan Fee Schedule

	Loan Product Type Secured By Real Estate (1st, 2nd, or 3rd Lien Position)						
	Fixed Rate Installment Home Equity	Ultramax (Suspended as of 4/1/24)	HELOC	Non-Owner Occupied 1-4 Family (HELOC's not available)	Residential Vacant Land	Residential Bridge	Residential Construction (Draw-down LOC)
Loan Origination	None.			.50 BP of loan amount (MIN. \$500)	None.		
No Closing Cost Option/ Up to \$2,000 Closing Cost Credit	No closing costs (IL) or Limited closing costs (FL) if ACH or AFT is set up at closing (FAB or foreign bank) and an electronic statement elected within the first statement cycle, unless investment property then all costs apply. (Investment not available on HELOCs)	Up to \$2,000 in closing cost credit if ACH or AFT is set up at closing (FAB or foreign bank) and an electronic statement elected within the first statement cycle, unless investment property then all costs apply. (Investment not available on HELOCs)			Not available.		
Points	None.				1.0 point (\$1,500.00 Minimum) for 1st lien position; 1.50 points(\$1,500 Minimum) for 2nd lien position		None
Appraisal	\$300.00 –\$750 depending on appraisal type and location of collateral. ** please refer to the Internal Loan Origination Fee Schedule**			\$300.00 - \$750.00 depending on appraisal type and location of collateral. Fee due up front.	\$300.00 - \$750.00 depending on appraisal type and location of collateral.		
Flood Certification	\$5.00				None.	\$5.00	
Title Insurance	\$65.00 - \$600.00 depending on location of collateral. Policies on loans \$250,000.00 and higher or purchase money transactions \$200.00 - \$500.00.				\$65.00 - \$120.00 depending on location of collateral.	\$200.00 to \$750.00	
Recording	\$30- \$137.50 depending on county. Multiple recordings will be higher.				\$30.00 - \$137.50 depending on county. Multiple recordings will be higher.		
Closing / Escrow Fee	None. Unless title company closing.						
Administration Fee (Closing Agency Assisted Transactions)	None.						
Payout Inspections	Not Applicable						(\$250 per Avg. = \$1,000
Power of Attorney	Requires the purchase of a title policy. Fees include title insurance (Avg. \$200 to \$500) and document recording of POA (Avg. \$15 to \$50).						
Subordination Fee	\$300.00						
Payoff Request (Fax)	None.						
Expedited Payoff Letter Delivery Fee	None.						
Annual Fee*	Not Applicable	\$75.00		Not Applicable	Not Applicable.		
Early Cancellation	None	An Early Cancellation Fee of two percent (2.00%) of the credit limit within the first twelve (12) months of opening the Credit Line, or (ii) \$750.00 between thirteen (13) and thirty-six (36) months of opening. As applicable by state law. (current exclusions- WI & IN 1st lien)			None	None.	
Late Fee	IL & FL = Varies. 5.0% of the payment or \$25, whichever is greater. WI = Varies. 5.0% of the payment or \$10, whichever is less. IN = \$25	IL & FL = Varies. 5.0% of the payment or \$25, whichever is greater. WI = Varies. 5.0% of the payment or \$10, whichever is less. IN = \$25		IL & FL = Varies. 5.0% of the payment or \$25, whichever is greater. WI = Varies. 5.0% of the payment or \$10, whichever is less. IN = \$25			
Stop Payment Fee	Not Applicable	\$50.00		Not Applicable			
NSF/ Return Item Fee (1st time)	IL & FL = \$30.00 WI = \$15.00 MI & IN = \$25.00	\$30.00 except in MI & IN = \$25.00		IL & FL = \$30.00 WI = \$15.00 MI & IN = \$25.00			
Over limit Charge	Not Applicable	\$60.00, IN = \$25.00 if overline is over \$100.00		Not Applicable			
Credit Line Check Printing Charge (per order)	Not Applicable	IL= \$13.00 WI=\$13.06 FL = \$13.25		Not Applicable			
Credit Line Advances or Balance Transfer Request by Telephone	Not Applicable	\$5.00		Not Applicable			

\* Home equity line of credit (HELOCs): No annual fee for the first year - \$75 annual fee thereafter.

Updated March 13, 2026