

Fee Type	Description	Fee Amount
Late Fees	Fee charged when a scheduled payment isn't received by the due date or end of the grace period.	<ul style="list-style-type: none"> <li>HE Loan - booked before December 18, 2006, will be assessed a late fee of 5% of the unpaid payment or \$10, whichever is greater.</li> <li>HE Loan - booked after December 18, 2006, will be assessed a late fee of 5% of the unpaid payment or \$25, whichever is greater.</li> <li>HELOC - will be charged a late fee of 5%, there is no minimum amount.</li> </ul>
Non-Sufficient Fund (NSF) or Dishonored Check Fees	Fee charged when a payment is returned due to not having enough money available in an account or your financial institution doesn't honor the payment.	\$0-\$25
Prepayment Penalty	Closing the line of credit prior to the maturity date.	<ul style="list-style-type: none"> <li>All Home Equity Loan/Line accounts booked between April 6, 2006 and September 30, 2009 and paid off within the first 36 months will be charged a \$300 Early Closure Fee.</li> <li>All loans booked after October 1, 2009 and paid off within the first 24 months will be charged a \$400 Early Closure Fee.</li> </ul> <p><b>Note:</b> For loan terms which are 36 months or less, the early closure fee will not be applied to the loan if the loan is paid off at the end of the term</p> <p><b>Example:</b> 36 month term must be paid off after 35th month of term has been paid to avoid Early Closure Fee being applied.</p> <ul style="list-style-type: none"> <li>An additional \$200 may be added if State imposed taxes and attorney fees are paid.</li> </ul>
Annual Fee	Charged annually during the line of credit draw period, beginning on the first anniversary date.	A nonrefundable Annual Fee of \$65.00 will be charged annually.
Broker Price Opinion (BPO) Fees	If we hire a licensed real estate broker to provide an opinion of market value.	\$25-\$550
Appraisal Fees	If we hire an appraiser to determine fair market value of your property.	\$135-\$975
Property Inspection Fees	If we hire an inspector to check if someone is living on the property or review the property condition.	\$15

\* Subject to change at any time.