

Below is a listing of possible fees associated with a Consumer Home Equity or Residential Mortgage loan. Fees will only be charged for services that have actually been rendered in accordance with the loan documents and/or applicable law.

Fee	Amount	Description
Annual Fee (HELOC)	Up to \$40	Fee will be charged annually. May be waived for selected premium accounts.
Non-Sufficient Funds (NSF)	Up to \$35	Fee assessed on payments/checks received that are not honored due to insufficient funds.
Stop Payment Fee	Up to \$30	Fee assessed for placing a stop payment on an uncashed check.
Incoming Wire Transfer Fee	No Charge	No fee for a loan payment received via incoming wire transfer.
Loan Transaction History Fee	No Charge	No fee charged for providing loan transaction history.
Late Fee	Based upon loan terms and subject to state and local law	Fee is assessed when a loan payment is received after the expiration of any applicable grace period as provided in the loan documents. Typically, between 2% - 5%.
Extended Service Fee Document Request / Subpoena / Research	\$20 / Hour	The bank may charge for answering subpoenas, providing copies of documents or other research when a request is foreseen to require more than 1 hour of a bank representative's time.
Subordination Fee	\$200	Fee charged to review the required documents in order to approve and process request to make our loan subordinate to another loan as a result of, for example, a refinance of the first lien mortgage.
Appraisal or Valuation Fee	Varies Actual Fees & Costs	This fee is assessed when a borrower asks the bank to determine the current fair market value of the mortgaged property. Example: to remove PMI prior to when required by law.
Title Change Fee Estate Planning or Trust Transfer	Varies Actual Fees & Costs	Fee charged to collect and review the required documents in order to approve and process a transfer of ownership of the property.
Payoff Letters/Statements	No Charge	No fee charged for payoff letter/statement. (Applicable only for the first 4 requested within a calendar year.)
Prepayment Penalty	Varies per terms of the Loan Note	Fee incurred for paying off the loan prior to a pre-determined date, not to exceed state regulations. Not all loans include a prepayment penalty.
Satisfaction of Mortgage Fee Discharge/Release of Lien	\$150	Fee is charged by the county to release a lien on a property at the time of loan payoff. Fee varies by county.
Litigation Fees	Varies Actual Fees & Costs	Examples Include: Bankruptcy, Foreclosure and/or other litigation and may include attorney fees as well as other fees and costs such as court costs, property inspection, property appraisal, Municipal Lien Certificate and other litigation related expenses.
Property Preservation Fees	Varies Actual Fees & Costs	Property Preservation is a process the bank may undertake if the mortgaged property has not been maintained according to the loan documents. This includes, but is not limited to, the installation of locks, winterization, lawn maintenance, and repairs.

This chart is not all inclusive and contains a list of common servicing fees only. These fees will vary depending on the circumstances and are not charged to the customer's loan if not permitted by contract or applicable law. Such fees may include, but are not limited to, court costs and attorney fees. These fees will vary with the circumstances of the case and the nature of the work performed.