

Recommended Loan and Deposit Fees

Loan Fees Effective 11/01/2021

Deposit Fees Effective 12/31/2021

Fees can only be waived by a Senior Executive, or person appointed by a Senior Executive

Deposit Fees

	Current Fee
Cashier's Check - customer initiated	\$ 5.00 per check
Wire Transfer Fee-Outgoing	\$ 25.00 per wire, not charged on Qwickrate or Brokered Deposits
Return Wire fee	\$ 45.00 currently not charging
NSF/Overdraft Fee	\$ 30.00 per item
Stop Payment Fee	\$ 30.00 per request
Returned Deposit Charge	\$ 5.00 per item
Dormant Account Fee	\$ 5.00 per month
Garnishment, Lien, Levy	\$ 75.00 per occurrence
Early Closing Fee (deposit account closed within 90 days)	\$ 15.00 per account per year, \$25 for employees w/ deposit account, maintaining avg.
Safe Deposit Box Fees	\$50.00 balance of \$100 or more
Deposit Research Fees	\$ 25.00 per hour (1 hour minimum)
Wire Transfer Fee-incoming	no charge currently
Copy of statement with check images	\$ 5.00 per statement
Copy of statement without check images	\$ 2.00 per copy
IRA Transfer - Outgoing	\$ 30.00

Cash Management/ACH Fees

ACH Service Fee	\$ 15.00 per month
ACH Transmittal Fee	\$ 0.25 per file
Returned ACH Item Fee	\$ 3.00 per item
ACH Deletions/Reversals	\$ 3.00 per occurrence/file/item
NOC	\$ 3.00 per item
ACH Special Handling Fee	\$ 10.00 per hour (1 hr minimum)

****No non-senior executives have been appointed to waive deposit related fees**

Loan Fees

Commitment Fees	Up to 1%, 1/4 due up front (upfront portion is non-refundable)
Servicing Fees	0.25% - 0.40%
	\$500-\$750 for loans <= \$1mm
	\$1,250 for loans > \$1mm and >= \$2.5mm
Documentation Fees	\$1,250-2,500 for loans >\$2.5mm
Line of Credit Renewal Fees	\$500 at each annual renewal
LOC Non-use Fee	0.25% billed in quarterly installments based on non-usage
Amendment Fees	\$250 per review
	Commercial - \$350
Appraisal Review Fees	Residential - \$150
Environmental Review Fee	\$50 for Phase 1 Review
Construction Draw Fees	\$100 per request
Extension Fees	\$300 for 1st, \$1,000 for 2nd, greater of 0.25% or \$1,000 thereafter
Mini-perm Commitment Fees	0.15% added to construction payoff if mini-perm is not utilized
Prepayment penalty on term loans	3% year 1, 2% year 2, 1%, year 3
Construction draw inspection fee (site visit)?	Currently charge 300-600 but paid to 3rd party

Portfolio Management Fees

Covenant Waiver Fee	\$500.00 per occurrence or .50% of total loan, whichever is greater
Default Interest Rate	5.00% added to note rate for loans > 90 days
Late Fees	Greater of 5% of payment or \$250 when payment is more than 10 days late
Loan Research Fees	\$ 25.00 per hour (1 hour minimum)
Copies (statements/documents)	\$ 5.00 per item/doc