



Schedule of Fees and Charges

General Fees	Money order - \$1 per \$100 (\$10 maximum)
	Official check - \$1 per \$100 (\$15 maximum)
	Research - \$25 per hour (\$0.25 per copy)
	Returned Item - \$25
	Wire Transfer - \$25
	Stop Payment - \$20
Deposit Fees	Lost Certificate - \$15
	Early Closure - \$25 may be charged if closed within first year
	Excess Withdrawal - \$3 per additional withdrawal if exceed 6 per month
	Low Balance Fee - \$1 if balance falls below the threshold any day of interest period
	Dormant Fee - \$2 at dormancy and every interest period thereafter
Safe Deposit Fees	Box Annual Rental - 3x5 box - \$25
	Box Annual Rental - 3x10 box - \$35
	Box Annual Rental - 5x10 box - \$45
	Box Annual Rental - 10x10 box - \$65
	Safe Deposit Box Key - \$35
General Loan Fees	Verification of Mortgage - \$15
	Payoff Request - \$25
	Payoff Fax - \$10
	Loan Cancellation Fees - \$50
	Forced Insurance - \$25
Commercial Construction Loan Fees	Primary Closing Original Fee – half percent
	Commitment Documentation Fee - \$350 + \$50 legal fee
Loan Fees – In-House First Mortgage	Origination Fee - 1% (half % if primary residence)
	Documentation Fee - \$250
Loan Fees – In-House Construction	Origination Fee - 1% (half % primary residence only)
	Documentation Fee - \$350
Loan Fees – In-House Second Mortgage	Origination Fee - 1% on new money
	Documentation Fee - \$200 (construction \$300)
Loan Fees – FNMA Conventional	Origination Fee - 1% (\$500 minimum \$1,500 maximum)
	Underwriting Fee - \$250
	Documentation Fee - \$250
Loan Fees - FNMA Construction	Origination Fee - 1% (\$500 minimum \$1,500 maximum)
	Underwriting Fee - \$350
	Documentation Fee - \$350
Other Loan Fees	Assumption/Rate Amendment - \$350
	Partial Release - \$250
	Mortgage Late Charges - 5% P&I (\$5 minimum)
Consumer Loans - Unsecured	Origination Fee - \$75
	Documentation Fee - \$25