

Consumer Loans

Consumer (Non-Real Estate Secured) Loans: Auto, CD, Unsecured, Etc.

Processing/Documentation Fee	\$125.00
Third Party Fees**	
Title Secured Only: Blanket VSI Insurance Fee	\$39.00
Title Secured Only: Title Registration Fee	Varies

Consumer – Mobile/Manufactured Home Loans – Not Including Real Estate

Processing/Documentation Fee	\$125.00
Third Party Fee**	
Blanket VSI Insurance Fee	\$39.00
Title Registration Fee	Varies
NADA Valuation Report	Varies
Flood Determination	\$24.00

Consumer – Home Equity Line of Credits (HELOC)

Origination Fee	\$0.00
Annual Fee (waived first year)	\$25.00
Conditional Fees:	
Third Party Fees**	
Appraisal Fee	Varies
Title Search; Recording Fees; Flood Determination Fee; Tax Service Fee	No Fee to Borrower*
Title Policy – Required for HELOC with Credit Limit ≥ \$250,000	Varies
<i>*No Fee to Borrower Applies only to HELOCS secured by properties located in Illinois, Indiana and Missouri. If bank agrees to originate a HELOC secured by a property located outside these states, applicable Title and Recording Fees may apply.</i>	
Conditional Fees	
Stop Payment	\$30.00
Overlimit Charge	\$20.00
Charge for Advance Less than Minimum (\$250.00 Minimum Advance)	\$10.00
Excess Transaction Fee (5 Check Advances per Month)	\$10.00
Prepayment Penalty (If line terminated within 24-months)	2% of total credit line (\$250 Maximum)

Consumer Closed-End Home Equity Loans

Origination Fee	\$100.00
Third Party Fees**	
Appraisal Fee; Title Search; Credit Report Fees; Recording Fees; Tax Service Fee	Vary – A Loan Estimate with good faith fee estimates will be provided within 3 business days of application.
Flood Determination	\$24.00
Title Policy – Required for Home Equity ≥ \$250,000	Varies

Consumer Closed-End Mortgage Loans

Origination Fee	\$595.00 (\$100.00 Fee Reduction Available with a qualifying deposit relationship)
Construction/Improvement with Holdback Loans Only: Inspection Fee	\$500.00
Secondary Market Loans, if applicable: Loan Level Pricing Adjustments	Varies
Available Fee Reductions/Credits	
Qualifying Deposit Relationship Origination Fee Reduction	\$100.00 Reduction in Origination Fee
First Time Home Buyer Credit (Available for first time homebuyers upon successful completion of an approved Home Buyer Education course)	\$150.00
Third Party Fees**	
Appraisal Fee; Title Related Fees; Credit Report Fees; Recording Fees; Tax Service Fee	Vary – A Loan Estimate with good faith fee estimates will be provided within 3 business days of application.
Flood Determination Fee	\$24.00

Consumer Lot Loans

Origination Fee	0.25% of Loan Amount (\$100.00 Minimum)
Third Party Fees**	
Appraisal Fee; Title Related Fees; Credit Report Fees; Recording Fees; Tax Service Fee	Vary – A Loan Estimate with good faith fee estimates will be provided within 3 business days of application

Commercial Loans***

Commercial Real Estate Loans

Loan Fee	Varies based on size and complexity Typical Range of 0.25% - 1.00% of Loan Amount (\$595 Minimum)
Third Party Fees**	
Appraisal Fee	Varies
Title Related Fees	Varies
Recording Fees	Varies
Flood Determination Fee	\$24.00 per Property
Tax Service Fee	Varies

Commercial and Farm Non-Real Estate Loans

Loan Fee	Varies based on size and complexity Typical Range of 0.25% - 1.00% of Loan Amount (\$200 Minimum)
Third Party Fees**	
UCC Search and Recording Fees	Vary

Commercial Letters of Credit

Letter of Credit Fee	Varies Range of 1.00% - 3.00% of Amount
Third Party Fees**	
UCC Search and Recording Fees	Vary

***Commercial Loans: Refer to the terms of loan documentation for information regarding any prepayment penalties, draw fees, and other fees that may be associated with your loan.

OTHER LOAN RELATED FEES

Buydowns (Available for Portfolio Mortgage Loans Only)

Buydown Fee	1.00% of Principal Balance (\$500.00 Minimum)
Third Party Fees**	
Credit Report Fee	Varies

Partial Release Fee

Partial Release Fee	\$200.00
Third Party Fees**	
Recording Fees	Vary

Mortgage Release Fee

Third Party Fees**	
Recording Fees	Vary

UCC Release Fee

Third Party Fees**	
Recording Fees	Vary

Returned Item Fee

Returned Item Fee	\$30.00
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Late Fee

Borrowers should refer to the terms of their loan documents for late fees information.	
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**Third Party Fees listed are the most common third-party fees encountered with the loan type. Other third-party fees may be applicable, depending on the details of the individual transaction.