

CONSUMER LOAN FEE SCHEDULE¹

Effective April 1, 2024

FEES FOR ALL CONSUMER LOAN ACCOUNTS (see below for other Product-specific fees that also apply)

Research Request	\$10 per half hour
Returned Item Fee	\$25 for each payment returned due to insufficient funds
Returned Mail Fee (per account)	\$5 per month
Statement Reconciliation ²	\$10 per half hour
Stop Payment Fee ²	\$30 per item

PRODUCT-SPECIFIC FEES FOR CONSUMER LOAN ACCOUNTS

CLEAN ENERGY LOAN

Late Payment Fee	5% of the unpaid portion of the minimum amount due
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EQUITY EXPRESSSM HOME EQUITY LINE OF CREDIT (HELOC) & FIXED RATE EQUITY LOAN OPTION (FRELO)

Annual Fee ³	\$50 (for HELOC applications submitted on or after April 1, 2021; fee will be assessed on your first periodic statement and annually thereafter during the draw period only)
Early Closing Fee ³	\$500 (if your line is more than \$25,000 and you close it within 3 years of your Agreement Date; the fee is not charged if your line is (i) \$25,000 or less, (ii) you sell your home, or (iii) in the event of an American Savings Bank refinance)
FRELO Modification Fee	\$250 per modification request
Late Payment Fee	\$30 or 5% of the unpaid portion of the minimum amount due, whichever is less
Overlimit Fee ³	\$29 per occurrence for inadvertently exceeding your line of credit limit amount
Release of Mortgage Fee ³	\$41 - \$82 (includes fees paid to each public officer plus third-party handling fee)
Subordination Fee ³	\$300 per request

INSTALLMENT LOAN (Personal Unsecured Loan (PUL) & Savings Secured Loan)

Late Payment Fee	5% of the unpaid portion of the minimum amount due
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PERSONAL LINE OF CREDIT (PLOC)

These fees apply to PLOC accounts existing before 1/15/24. New PLOC accounts are not available effective 1/15/24.

Annual Fee	\$25 (assessed annually for years 2 and 3)
Late Payment Fee	\$26 or 5% of the unpaid portion of the minimum amount due, whichever is less

PREFERRED CREDITLINESM (PCL)

Annual Fee	\$25 (assessed on your first periodic statement and annually thereafter)
Late Payment Fee	5% of the unpaid portion of the minimum amount due
Overlimit Fee	\$29 per occurrence for inadvertently exceeding your line of credit limit amount

1 Subject to applicable notice regulations, bank may amend this fee schedule at any time at its sole discretion.

2 Fee not applicable to Clean Energy Loan.

3 Fee not applicable to FRELO.



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