## **Loan Accounts**

The following fees<sup>+</sup> may be assessed against a loan account.

Loan O Matic Annual Fee\$ 20.	00
Home Equity Lines of Credit	
Application fee\$250.	.00
Annual Fee\$ 50.	00
NSF Handling Fee(at the time a payment is returned to us)\$ 20.	00

## **Commercial Loans**

Due to the individualized nature of these borrowing arrangements, fees are dependent on the agreed-upon terms of the loan agreement. Contact a commercial loan officer for specific information.

+ These do not include fees or expenses that may be incurred by the bank to enforce the terms of the loan agreement.