

## List of Services

### **Mortgage Loans:**

Owner Occupied: 3, 5, 7, and 10-year Adjustable Rate Mortgage (ARM)  
 10, 15, 20 and 30 year fixed  
 Home Possible  
 First Step Loan  
 FHA  
 Illinois Housing Development Authority (IHDA)  
 Indiana Housing & Community Development Authority (IHCDA)

Non-owner Occupied: 3, 5 and 7 ARM; 10, 15, 20 and 30-year fixed

### **Fees:**

	<u>Indiana</u>	<u>Illinois</u>
Appraisal Fee	\$450.00	\$450.00
Flood Determination	\$10.00	\$10.00
Processing Fee	\$600.00	\$600.00
Underwriting Fee	\$600.00	\$600.00
IHDA – Discount Points		.50%
IHCDA – Discount Points	.75%	

### Real Estate Lot loans

Lot Loan Appraisal	\$450.00	\$450.00
Lot Loan Processing Fee	\$500.0	\$500.0

Settlement or Closing Fee – Varies according to type of transaction.

Title Insurance – Varies according to type of transaction.

Recording Fee: Varies based on number and type of documents to be recorded

Survey: Price may vary according to property type.

### **Construction Loans:**

Owner Occupied: 12 Months  
 For Sale 12 Months

<b>Fees:</b>	<u>Indiana</u>	<u>Illinois</u>
Appraisal	\$450.00	\$450.00
Origination Fee	.50%	.50%
Flood Determination Fee	\$10.00	\$10.00

Processing Fee	\$600.00	\$600.00
Inspection/Draw Fee	\$750.00*	\$750.00*
Underwriting Fee	\$600.00	\$600.00

Title Insurance – Varies according to type of transaction  
Recording Fee: Varies based on number and type of documents to be recorded  
State Tax/Stamp, Credit Report and Origination Fee – Varies

**Construction Long-Single Close Construction-Perm loan:**

Conventional: 10, 15, 20 and 30 year  
7 and 10 year ARM

<b>Fees:</b>	<b><u>Indiana</u></b>	<b><u>Illinois</u></b>
Appraisal	\$450.00	\$450.00
Origination Fee	.25%	.25%
Flood Determination Fee	\$10.00	\$10.00
Processing Fee	\$800.00	\$800.00
Draw Fee:		
Inspection	\$750.00*	\$750.00*
Draw Fee	\$750.00*	\$750.00*
Underwriting Fee	\$600.00	\$600.00

Title Insurance – Varies according to type of transaction  
Recording Fee: Varies based on number and type of documents to be recorded  
State Tax/Stamp, Credit Report and Origination Fee – Varies

\*Assumes 5 inspections/draws at \$150 each. **Note:** Final cost is subject to change based on the number of inspections, draws, and property.



Privacy Policy | Member FDIC  
NMLS 512564 | Equal Housing Opportunity Lender

**Consumer Loans**

<b>Automotive:</b>	New and used – Fixed
<b>Boat/RV:</b>	New and used – Fixed
<b>Motorcycle:</b>	New and used – Fixed
<b>Unsecured Loan:</b>	Fixed

**Deposit Loan:** Fixed  
 One payment notes  
 Credit and Asset Builder

**Other Secured Loan:** Fixed

**Real Estate:** Bridge loans  
 Home Equity Line of Credit (HELOC) – Fixed/Variable  
 Home improvement – Fixed/Variable  
 Home Equity Loan (HE)– Fixed  
 Affordable Home Improvement Program

**Other:** Agent issued credit card

<b>Fees:</b>	<b><u>Indiana</u></b>	<b><u>Illinois</u></b>
Bridge Loan origination Fee	\$399.00	\$399.00
HELOC Annual Fee	\$50.00	\$50.00
Consumer Loan Processing Fee	\$50.00	\$50.00
Late fee (maximum)	\$18.50	\$18.50
<u>Closing Costs including HE &amp; Affordable Loans</u>	<b><u>Indiana</u></b>	<b><u>Illinois</u></b>
Appraisal – 2 <sup>nd</sup> mortgage	\$300.00	\$300.00
Title (see below)	--	--
Flood Determination Fee	\$10.00	\$10.00
2 <sup>nd</sup> Mortgage Recording	\$107.00*	\$103.00*
Survey (if applicable)	\$180.00*	\$180.00*
Mortgage Release (when applicable)	\$107.00	\$120.00

\*Above pricing subject to change based on location and property type. Fees are based on loan amount and the average fee is what is shown.

**Note:** Title charges vary according to the loan amount, lien position, and state.

**Deposit Account Service Fees**

- Account Activity Inquiry \$3.00
- Account Balancing Assistance (per hour, ½-hour min) \$35.00
- Account Research (per hour, 1-hour min) \$35.00
- Account Research (per copied item) \$1.00
- Check Photocopy (each) \$3.00
- Check Printing ..... Cost dependent on style
- Counter Checks (each) \$1.00

- Escheated Funds \$50.00
- Early Account Closing Fee (less than 90 days) \$20.00
- International Check Collection \$20.00
- IRA Transfer (Outgoing) \$25.00
- IRA Early Closure \$25.00
- IRA Partial Withdrawal \$20.00
- Lost Passbook \$10.00
- Negotiate Third Party Checks \$5.00
- Night Depository Lock Bags \$25.00
- Night Depository Replacement Key \$15.00
- Night Depository Zipper Bag \$10.00
- Non-Sufficient Funds (NSF) (per item) Personal \$35.00
- Non-Sufficient Funds (NSF) (per item) Business \$37.00
- Overdraft (per item) Personal \$35.00
- Overdraft (per item) Business \$37.00
- Overdraft for Non-Collected Funds \$35.00  
(per item) Personal
- Overdraft for non-Collected Funds \$37.00  
(per item) Business
- Overdraft Protection Sweep (per occurrence) \$10.00
- Reject Items (each) \$5.00
- Return Items (each) \$25.00
- Statement Services  
Additional Statement & Copies (each) \$10.00  
Invalid Address (per month) \$5.00
- Stop Payments \$35.00
- Telephone Funds Transfers \$8.00
- Verification – Deposit/Loan  
Research time less than 1 hour \$15.00  
Research time 1 hour or more (per hour, 1-hr min) \$35.00
- Wire Transfer  
Domestic Incoming \$25.00  
Domestic Outgoing \$30.00  
International Incoming/Outgoing \$50.00

### **SAFE DEPOSIT BOX SERVICES**

- Safe Deposit Box Drilling by Appointment \$150.00
- Safe Deposit Box Emergency Entrance \$200.00
- Safe Deposit Box Inventory \$35.00
- Safe Deposit Box Lost Key \$55.00
- Safe Deposit Box Rentals... sizes vary by location and include:  
2x5, 3x5, 5x5, 3x10, 5x10, 8x10, 10x10, 10x15, 15x15

## **CONVENIENCE BANKING SERVICES**

- ATM/Debit Cards
  - Expedited Card \$75.00
  - Lost Card \$10.00
  - NSF Withdrawal (Personal) \$35.00
  - NSF Withdrawal (Business) \$37.00
  - Withdrawal, Balance Inquiries, and Transfers at non-Peoples Bank ATMs \$2.50
- Consumer Online Banking
  - Basic Package (bill pay, eStatements, and more)... FREE
  - Expedited Payments (each) \$25.00
- Mobile Banking FREE
- Zelle® .... FREE
  - Send, receive, and request money .... FREE
  - Zelle and Zelle-related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.

## **GENERAL SERVICES**

- Official Bank Check
  - Customer \$8.00
- Collections Processed \$25.00
- Fax
  - Outgoing Each Page, Local \$1.00
  - Outgoing Each Page, Long Distance \$2.00
- Medalion Stamp Guarantee \$15.00
- Notary FREE
- Photo Copies (each page) \$1.00
- Processing Legal Requests \$100.00
- Home Equity Lines of Credit Annual \$50.00
- Home Equity Lines of Credit Overline (in excess of \$100) \$25.00
- Processing \$125.00

## **LOAN SERVICES**

- Account Research (per hour, 1-hour min) \$35.00
- Additional Statement or Duplicate Statement, Bill or History (each) \$10.00
- Amortization Schedule (1<sup>st</sup> Request Free) \$25.00
- Draw Inspection .... Contractual

- Credit Inquiries/Verification  
     Research time less than 1 hour \$15.00  
     Research time 1 hour or more (per hour, 1-hour min) \$35.00
- Early Collateral Release\* \$15.00
- Floor Plan Re-Verification \$150.00
- Late Fees .... Contractual
- Minimum Finance Charges ... Contractual
- Pay-off via Incoming Wire\* \$25.00
- Pay-off via Incoming Fax\* \$15.00
- Request for Pay-off  
     Residential \$25.00  
     Commercial \$150.00

*\*Consumer Excluded*

*NOTE: Alternative Banking Methods Available Include: Online Banking, Bill Pay, Electronic Transfers, Zelle, Mobile Banking*

**Commercial Loans Available**

The following list of products and services are offered for Commercial Lending.

**NOTE:** Sub-types fall under these categories depending on collateral type, business type, etc.

1. Term Loan
2. Revolving Line of Credit
3. Non-Revolving Line of Credit
4. Guidance Line of Credit
5. Floor Plan Line of Credit
6. Letter of Credit
7. SBA 504 Loan
8. SBA 7a Loan
9. Interest Rate Swap Loans

**Fraud Prevention Services**

	Monthly Account Fee	Per Item Fee
Check Positive Pay	\$15.00	\$0.03
Check Positive Pay with Payee Matching	\$15.00	\$0.05
Reverse Check Positive Pay	\$20.00	n/a
ACH Positive Pay	\$10.00	No Charge
ACH Debit Block	\$2.00	No Charge

### **Money Movement Services**

ACH Payments	\$10.00	\$0.15
ACH Collections	\$10.00	\$0.15
ACH File Uploaded	\$15.00	\$0.15
ACH Addenda Records	n/a	\$0.25
Online Wire Transfer Service Fee	\$10.00	See service fees

### **Deposit and Reconciliation Services**

Remote Deposit	\$60.00/scanner	n/a
Full Account Reconciliation	\$35.00	\$0.03
Partial Account Reconciliation	\$35.00	\$0.03
Deposit Reconciliation	\$20.00	No Charge

#### **Important Note:**

For a comprehensive list of fees & services please visit one of our branches and speak to a Personal Banker today.

### **Treasury Management Services Available**

For more information please visit our official website: [Treasury Management - Peoples Bank](#)