



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

Fees:	<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

Fees:	<u>Indiana</u>	<u>Illinois</u>
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

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

Fees:	<u>Indiana</u>	<u>Illinois</u>
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 & Affordable Loans</u>	<u>Indiana</u>	<u>Illinois</u>
Appraisal – 2 nd mortgage	\$300.00	\$300.00
Title (see below)	--	--
Flood Determination Fee	\$10.00	\$10.00
2 nd 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

CONVINENCE BANKING SERVICES

- ATM/Debit Cards
Expedited Card \$75.00
Lost Card #10.00
NSF Withdrawal (Personal) \$35.00
NSF Withdrawl (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 (1st 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*

For more information please follow this link within our website:

[Accounts - Peoples Bank \(ibankpeoples.com\)](http://Accounts - Peoples Bank (ibankpeoples.com))

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

For more information please follow this link within our website:

[Loans - Peoples Bank \(ibankpeoples.com\)](http://Loans - Peoples Bank (ibankpeoples.com))

Treasury Management Services

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

For more information please follow this link within our website:

[Treasury Management - Peoples Bank \(ibankpeoples.com\)](https://ibankpeoples.com)

Important Note: For a comprehensive list of fees & services please visit one of our branches and speak to a personal banker today.

[Locations - Peoples Bank \(ibankpeoples.com\)](https://ibankpeoples.com)