

# Fee Schedule (#1)

**FEES CURRENT AS OF: September 4, 2024 AND SUBJECT TO CHANGE**

Description	Fee	
<b>Consumer Loan</b>		(1)
PA Title Fee	\$ 100.00	
NJ Title Fee	\$ 85.00	
Powersports UCC Filing	\$ 260.00	NJ only (2)
Powersports DCNR Filing	\$ 22.50	PA only (2)
Motor Vehicle GAP Fee	\$ 340.00	
Motor Vehicle GAP Plus Fee	\$ 380.00	
Powersport GAP Fee	\$ 305.00	
Powersport GAP Plus Fee	\$ 345.00	
Recreational Vehicle GAP Fee	\$ 290.00	
Recreational Vehicle GAP Plus Fee	\$ 330.00	
Watercraft GAP Fee	\$ 340.00	
Watercraft GAP Plus Fee	\$ 380.00	
Debt Protection Fee	Varies	based on coverage
Mechanical Repair Coverage Default Deductible	Varies	Platinum, Gold and Silver Coverage
<b>Home Equity Loan</b>		
Application Fee	\$ 325.00	
Cancellation Fee	Varies	Based on county
Subordination Fee	\$ 400.00	
AVM Fee	Included	(3)
Hybrid Evaluation - Interior	Included	
Hybrid Evaluation - Interior/Exterior	Included	
Residential Evaluation Fee	\$ 495.00	(3, 5)
Broker Price Opinion	\$ 495.00	
Full Appraisal Fee	\$ 725.00	PA only (4)
Full Appraisal Fee	\$ 630.00	NJ only (4)
Amortized Loan Late Fee Penalty	4% or \$10 Min.	of Loan Payment
<b>Commercial Loan</b>		(6)
PA Title Fee	\$ 100.00	
NJ Title Fee	\$ 85.00	
Vehicle Loan Application Fee	\$ 225.00	
Equipment Loan Application Fee	\$ 225.00	
UCC Commercial Recording Fee	Included	in Equipment Application
UCC Commercial Cancellation Fee	\$ 130.00	
HE Loan Application Fee	\$ 325.00	
Appraisal Fee	\$ 725.00	PA only
Appraisal Fee	\$ 630.00	NJ only
Rent Schedule Fee	\$ 100.00	to be accompanied with Appraisal
<b>Miscellaneous</b>		
Duplicate Vehicle Lien Release Letter Fee	\$ 15.00	
Loan Research Fee	\$ 20.00	each
Skip-a-payment Fee	\$ 15.00	per loan, per skipped payment

**(1) Any out of state title fee will be based on that state's Department of Motor Vehicles**

**(2) Members must have to secure collateral**

**(3) For loan amounts less than \$400K**

**(4) For loan amounts that exceed \$400K**

**(5) The Residential Evaluation Fee will apply if any of the following apply: 1. Your home exceeds NJ or PA acreage limits 2. Consists of agricultural land, and/or 3. Is a property sitting on multiple lots.**

**(6) Members must have a business and/or a personal account based on business filing. Please call RFCU for additional info and pricing.**