Description	Fee Schedule (#1)				
Consumer Loan	FEES CURRENT AS OF: September 4, 2024 AND SUBJECT TO CHANGE				
PA Title Fee	Description				
NJ Title Fee	Consumer Loan			(1)	
Powersports UCC Filing	PA Title Fee	\$	100.00		
Powersports DCNR Filling	*	\$	85.00		
Motor Vehicle GAP Fee		\$			
Motor Vehicle GAP Plus Fee   \$ 380.00			22.50	PA only (2)	
Powersport GAP Fee	Motor Vehicle GAP Fee	\$	340.00		
Powersport GAP Plus Fee	Motor Vehicle GAP Plus Fee	\$	380.00		
Recreational Vehicle GAP Fee Recreational Vehicle GAP Plus Fee Residentic GAP Plus Fee Recreational Vehicle GAP Fee Recreational Vehicle GAP Fee Recreational Vehicle GAP Fee Recreational Vehicle GAP Fee Residential Fee Residential Evaluation Fee Residential Eva	Powersport GAP Fee	\$	305.00		
Recreational Vehicle GAP Plus Fee	Powersport GAP Plus Fee	\$	345.00		
Watercraft GAP Fee         \$ 340.00           Watercraft GAP Plus Fee         \$ 380.00           Debt Protection Fee         Varies           Mechanical Repair Coverage Default Deductible         Varies           Home Equity Loan         Platinum, Gold and Silver Coverage           Application Fee         \$ 325.00           Cancellation Fee         \$ 400.00           AVM Fee         Included           Hybrid Evaluation - Interior         Included           Hybrid Evaluation - Interior / Exterior         Included           Residential Evaluation Fee         \$ 495.00           Broker Price Opinion         \$ 495.00           Full Appraisal Fee         \$ 630.00           Amortized Loan Late Fee Penalty         4% or \$10 Min.           Commercial Loan         (6)           Varies         Based on county           Solution of the strain of t	Recreational Vehicle GAP Fee	\$	290.00		
Watercraft GAP Plus Fee Varies based on coverage Mechanical Repair Coverage Default Deductible Varies Platinum, Gold and Silver Coverage Mechanical Repair Coverage Default Deductible Varies Platinum, Gold and Silver Coverage Platinum, Gold and Silver Coverage Platinum, Gold and Silver Coverage Mechanical Repair Coverage Platinum, Gold and Silver Coverage Platinum, School	Recreational Vehicle GAP Plus Fee	\$	330.00		
Debt Protection Fee Mechanical Repair Coverage Default Deductible Varies Platinum, Gold and Silver Coverage  Home Equity Loan Application Fee \$ 325.00 Cancellation Fee \$ 400.00 AVM Fee Included Hybrid Evaluation - Interior Included Hybrid Evaluation - Interior Included Hybrid Evaluation Fee \$ 495.00 Broker Price Opinion \$ 495.00 Full Appraisal Fee \$ 725.00 Full Appraisal Fee \$ 630.00 NJ only (4) Amortized Loan Late Fee Penalty 4% or \$10 Min.  Commercial Loan PA Title Fee \$ 100.00 NJ Title Fee \$ \$ 85.00 Vehicle Loan Application Fee \$ 225.00 UCC Commercial Recording Fee Included UCC Commercial Cancellation Fee \$ 325.00 Appraisal Fee \$ 300.00 NJ only (4) Well Cancellation Fee \$ 100.00 NJ Only (4)	Watercraft GAP Fee	\$	340.00		
Mechanical Repair Coverage Default Deductible       Varies       Platinum, Gold and Silver Coverage         Home Equity Loan       325.00       Application Fee       \$ 325.00         Cancellation Fee       Varies       Based on county         Subordination Fee       \$ 400.00       AVM Fee         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       For Analy (4)         Full Appraisal Fee       \$ 630.00       NJ only (4)         Full Appraisal Fee       \$ 630.00       NJ only (4)         Amortized Loan Late Fee Penalty       4% or \$10 Min.       of Loan Payment         Commercial Loan       (6)         PA Title Fee       \$ 100.00       NJ Title Fee         Vehicle Loan Application Fee       \$ 225.00         UCC Commercial Recording Fee       Included       in Equipment Application         UCC Commercial Cancellation Fee       \$ 325.00         Appraisal Fee       \$ 725.00       PA only         Appraisal Fee       \$ 630.00       NJ only         Appraisal Fee       \$ 630.00       NJ only     <	Watercraft GAP Plus Fee	\$	380.00		
Mechanical Repair Coverage Default Deductible  Home Equity Loan  Application Fee  Cancellation Fee  S 325.00  Cancellation Fee  Varies Subordination Fee  Varies Subordination Fee  AVM Fee Included Included Hybrid Evaluation - Interior Hybrid Evaluation - Interior/Exterior Residential Evaluation Fee S 495.00 Broker Price Opinion S 495.00 Full Appraisal Fee S 725.00 Full Appraisal Fee S 630.00 NJ only (4) Amortized Loan Late Fee Penalty  Commercial Loan PA Title Fee S 100.00 NJ Title Fee S 85.00 Vehicle Loan Application Fee S 225.00 Equipment Loan Application Fee S 225.00 UCC Commercial Recording Fee Included	Debt Protection Fee	Varies		based on coverage	
Home Equity Loan	Mechanical Repair Coverage Default Deductible	Varies			
Application Fee         \$ 325.00           Cancellation Fee         Varies         Based on county           Subordination Fee         \$ 400.00         AVM Fee           Hybrid Evaluation - Interior         Included           Hybrid Evaluation - Interior/Exterior         Included           Residential Evaluation Fee         \$ 495.00           Broker Price Opinion         \$ 495.00           Full Appraisal Fee         \$ 725.00           Full Appraisal Fee         \$ 630.00           NJ only (4)         Of Loan Payment           Commercial Loan         (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         \$ 630.00           Appraisal Fee         \$ 630.00           Appraisal Fee         \$ 600.00           NJ only           Residential Evaluation Fee         \$ 100.00           By Optical Evaluation Fee         \$					
Cancellation Fee Subordination Fee \$ 400.00   AVM Fee Included   Hybrid Evaluation - Interior   Hybrid Evaluation Fee \$ 495.00   Residential Evaluation Fee \$ 495.00   Full Appraisal Fee \$ 495.00   Full Appraisal Fee \$ 495.00   Full Appraisal Fee \$ 503.00   Full Appraisal Fee \$ 630.00   Full Appraisal Fee \$ 630.00   Amortized Loan Late Fee Penalty    Commercial Loan   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   Included   Included   (6)  Included   (6)  Included   (6)  Included   Inclu	Home Equity Loan				
Subordination Fee \$ 400.00    AVM Fee   Included   (3)    Hybrid Evaluation - Interior   Included    Hybrid Evaluation - Interior/Exterior   Included    Residential Evaluation Fee   \$ 495.00    Broker Price Opinion   \$ 495.00    Full Appraisal Fee   \$ 725.00    Full Appraisal Fee   \$ 630.00    Amortized Loan Late Fee Penalty   4% or \$10 Min.    Commercial Loan   (6)    PA Title Fee   \$ 100.00    NJ Title Fee   \$ 85.00    Vehicle Loan Application Fee   \$ 225.00    Equipment Loan Application Fee   \$ 225.00    Equipment Loan Application Fee   \$ 130.00    HE Loan Application Fee   \$ 330.00    HE Loan Application Fee   \$ 300.00    HE Loan Application Fee   \$ 100.00    Appraisal Fee   \$ 100.00    Apprai	Application Fee	\$	325.00		
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 Fall 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  Commercial Loan (6) PA Title Fee \$ 100.00 NJ ritle 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 \$ 100.00 NJ only  Miscellaneous  Duplicate Vehicle Lein Release Letter Fee \$ 15.00 Loan Research Fee \$ 20.00 each	Cancellation Fee	Varies		Based on county	
Hybrid Evaluation - Interior Hybrid Evaluation - Interior/Exterior Residential Evaluation Fee Broker Price Opinion \$ 495.00 Full Appraisal Fee \$ 725.00 Full Appraisal Fee \$ 630.00 NJ only (4)  Amortized Loan Late Fee Penalty  Commercial Loan PA Title Fee \$ 100.00 NJ Title Fee \$ 85.00 Vehicle Loan Application Fee \$ 225.00 Equipment Loan Application Fee UCC Commercial Recording Fee UCC Commercial Cancellation Fee \$ 130.00 HE Loan Application Fee \$ 325.00 Appraisal Fee \$ 5325.00 Appraisal Fee \$ 630.00 NJ only NJ onl	Subordination Fee	\$	400.00		
Hybrid Evaluation - Interior Hybrid Evaluation - Interior/Exterior Residential Evaluation Fee Broker Price Opinion Broker Price Opinion S 495.00 Full Appraisal Fee S 725.00 Full Appraisal Fee S 630.00 NJ only (4) Amortized Loan Late Fee Penalty Affective S 100.00 NJ ritle Fee S 100.00 NJ ritle Fee S 85.00 Vehicle Loan Application Fee S 225.00 Equipment Loan Application Fee UCC Commercial Recording Fee UCC Commercial Cancellation Fee S 130.00 HE Loan Application Fee S 325.00 Appraisal Fee S 630.00 NJ only My only My only NJ only	AVM Fee	Include	ed	(3)	
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.  Commercial Loan (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 \$ 500.00 Appraisal Fee \$ 500.00 Appraisal Fee \$ 100.00 Broker Price Opinion \$ 100	Hybrid Evaluation - Interior	Include	ed		
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  Commercial Loan (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 \$ \$ 630.00   NJ only Rent Schedule Fee \$ 100.00   NJ only  Rent Schedule Fee \$ 100.00   to be accompanied with Appraisal  Miscellaneous  Duplicate Vehicle Lien Release Letter Fee \$ 15.00   Loan Research Fee \$ 20.00   each	Hybrid Evaluation - Interior/Exterior	Include	ed		
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  Commercial Loan (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 \$ 325.00 Appraisal Fee \$ 100.00 Be accompanied with Appraisal  Miscellaneous Duplicate Vehicle Lien Release Letter Fee \$ 15.00 Loan Research Fee \$ 20.00	Residential Evaluation Fee	\$	495.00	(3, 5)	
Full Appraisal Fee \$ 630.00 NJ only (4) Amortized Loan Late Fee Penalty 4% or \$10 Min.  Commercial Loan (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 \$ 5725.00 PA only Appraisal Fee \$ 630.00 NJ only Rent Schedule Fee \$ 100.00 to be accompanied with Appraisal  Miscellaneous Duplicate Vehicle Lien Release Letter Fee \$ 15.00 Loan Research Fee \$ 20.00 each	Broker Price Opinion	\$	495.00		
Amortized Loan Late Fee Penalty  Commercial Loan  PA Title Fee \$ 100.00  NJ Title Fee \$ \$ 85.00  Vehicle Loan Application Fee \$ 225.00  Equipment Loan Application Fee Included in Equipment Application UCC Commercial Recording Fee Included in Equipment Application UCC Commercial Cancellation Fee \$ 325.00  HE Loan Application Fee \$ 325.00  Appraisal Fee \$ 725.00  Appraisal Fee \$ 630.00  NJ only  Rent Schedule Fee  S 100.00  Miscellaneous  Duplicate Vehicle Lien Release Letter Fee Loan Research Fee \$ 20.00  each	Full Appraisal Fee	\$	725.00	PA only (4)	
Commercial Loan  PA Title Fee \$ 100.00  NJ Title Fee \$ 85.00  Vehicle Loan Application Fee \$ 225.00  Equipment Loan Application Fee \$ 130.00  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  Miscellaneous  Duplicate Vehicle Lien Release Letter Fee \$ 15.00  Loan Research Fee \$ 20.00 each	Full Appraisal Fee			NJ only (4)	
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  Miscellaneous  Duplicate Vehicle Lien Release Letter Fee \$ 15.00  Loan Research Fee \$ 20.00 each	Amortized Loan Late Fee Penalty	4% or \$1	10 Min.	of Loan Payment	
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  Miscellaneous  Duplicate Vehicle Lien Release Letter Fee \$ 15.00  Loan Research Fee \$ 20.00 each					
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  Miscellaneous Duplicate Vehicle Lien Release Letter Fee \$ 15.00 Loan Research Fee \$ 20.00 each	Commercial Loan			(6)	
Vehicle Loan Application Fee  Equipment Loan Application Fee  UCC Commercial Recording Fee  UCC Commercial Cancellation Fee  Included  In Equipment Application  UCC Commercial Cancellation Fee  \$ 130.00  HE Loan Application Fee  \$ 325.00  Appraisal Fee  \$ 725.00  Appraisal Fee  \$ 630.00  NJ only  Rent Schedule Fee  \$ 100.00  Miscellaneous  Duplicate Vehicle Lien Release Letter Fee  \$ 15.00  Loan Research Fee  \$ 20.00  each	PA Title Fee	\$	100.00		
Vehicle Loan Application Fee Equipment Loan Application Fee UCC Commercial Recording Fee Included In Equipment Application UCC Commercial Cancellation Fee Included In Equipment Application In Equi	NJ Title Fee	\$	85.00		
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    Miscellaneous   Duplicate Vehicle Lien Release Letter Fee \$ 15.00   Loan Research Fee \$ 20.00   each	Vehicle 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  Miscellaneous  Duplicate Vehicle Lien Release Letter Fee \$ 15.00  Loan Research Fee \$ 20.00 each		\$	225.00		
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    Miscellaneous   Duplicate Vehicle Lien Release Letter Fee \$ 15.00   Loan Research Fee \$ 20.00   each		Include	ed	in Equipment Application	
Appraisal Fee \$ 725.00 PA only Appraisal Fee \$ 630.00 NJ only Rent Schedule Fee \$ 100.00 to be accompanied with Appraisal  Miscellaneous Duplicate Vehicle Lien Release Letter Fee \$ 15.00 Loan Research Fee \$ 20.00 each		\$	130.00	1 1 11	
Appraisal Fee \$ 725.00 PA only Appraisal Fee \$ 630.00 NJ only Rent Schedule Fee \$ 100.00 to be accompanied with Appraisal  Miscellaneous Duplicate Vehicle Lien Release Letter Fee \$ 15.00 Loan Research Fee \$ 20.00 each	HE Loan Application Fee	\$	325.00		
Appraisal Fee \$ 630.00 NJ only Rent Schedule Fee \$ 100.00 to be accompanied with Appraisal  Miscellaneous Duplicate Vehicle Lien Release Letter Fee \$ 15.00 Loan Research Fee \$ 20.00 each				PA only	
Rent Schedule Fee \$ 100.00 to be accompanied with Appraisal  Miscellaneous  Duplicate Vehicle Lien Release Letter Fee \$ 15.00  Loan Research Fee \$ 20.00 each		\$			
Duplicate Vehicle Lien Release Letter Fee \$ 15.00 Loan Research Fee \$ 20.00 each		\$		to be accompanied with Appraisal	
Duplicate Vehicle Lien Release Letter Fee \$ 15.00 Loan Research Fee \$ 20.00 each					
Loan Research Fee \$ 20.00 each	Miscellaneous				
Loan Research Fee \$ 20.00 each	Duplicate Vehicle Lien Release Letter Fee	\$	15.00		
Skip-a-payment Fee \$ 15.00 per loan, per skipped payment		\$	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.